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CUSTOMER SERVICE PROCESS DEVELOPMENT THROUGH IN-
FORMATION AND KNOWLEDGE MANAGEMENT

Master of Science Thesis

Examiner: professor Nina Helander
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ABSTRACT

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The focus of this research was to develop customer service process through knowledge management. Sales agents work in close connection with customers and each customer contact is different. The hectic nature of the work and the width of the organization bring their own challenges to the unified development of the customer service process. The aim of the research was to investigate sales agents' work process at Nordic level and illustrate the work processes. Furthermore, intention was to identify differences and similarities of the Nordic processes. In the examined organization there was a need to study their sales and sales agents' work processes in private distribution contact centers. The motive to research the current status is based on the future goal to develop and standardize the contact center business and to achieve better synergy benefits.

The study contains two sections. The first section is a literature review which cover theory about information and knowledge management and business processes. The literature review is conducted to introduce the theories relevant to answer the set research questions. In information management in sales organization -chapter focus was in information management model and value platform model but also in customer service. In the work process modeling -chapter the focus was in business process development and modeling. The second part of the study is an empirical study and was carried out as a pragmatism case study, and the material was collected with interviews and observations. Material was analyzed with classification, and the findings are divided to six main areas: set up, systems, workforce management, education, problem situations and information flow.

Value platform, information management model and country specific process charts of the examined work process were formed and based on the empirical research. And the result of the study combined the widely researched topics of knowledge management and business process illustration. Furthermore, several sectors that could be looked into for further development and possible standardization were pointed out and based on the study. The sectors pointed out were new employees' orientation, sales agents' support in problem situations, workforce management including work shifts and schedule during work day and report platform. The research combines utilization of information and knowledge management and business processes in development of customer service processes in contact center environment.

TIIVISTELMÄ

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Tutkimuksen aiheena oli asiakaspalveluprosessin kehittäminen tiedonhallinnan avulla. Asiakasneuvojat työskentelevät contact centereissä tiiviissä yhteistyössä asiakkaiden kanssa, ja jokainen asiakaskontakti on erilainen. Työn hektisyys ja tutkitun organisaation laajuus tuovat omia haasteitaan asiakaspalveluprosessien yhtenäiseen kehittämiseen. Tutkimuksen tavoitteena oli selvittää asiakasneuvojien työprosessi Pohjoismaiden tasolla ja mallintaa työprosessit. Tarkoituksena oli tunnistaa erot ja yhtäläisyydet pohjoismaisissa prosesseissa. Päättökysymys, johon vastattiin: Miten asiakasneuvojat käyttävät tietoa työprosessissaan Pohjoismaissa? Tarkastellussa organisaatiossa oli tarve tutkia asiakasneuvojien työskentelyä yksityissektorin contact centereissä. Syy nykyhetken tilanteen tutkimiseen pohjautuu tulevaisuuden tavoitteisiin kehittää ja yhdenmukaistaa contact center-liiketoimintaa ja saavuttaa parempia synergiaetuja.

Tutkimus jakautuu kahteen osaan. Ensimmäisessä osassa on kirjallisuuskatsaus, joka kattaa teoriaa tiedonhallinnasta sekä liiketoimintaprosesseista. Kirjallisuuskatsaus toteutettiin relevanttien teorioiden ymmärtämiseksi, jotta asetettuihin tutkimuskysymyksiin voitaisiin vastata. Tiedonhallinnassa keskityttiin tiedonhallintamalliin sekä arvionluontiin tietointensiivisessä organisaatiossa. Liiketoimintaprosessien kehittämiseen sekä mallintamiseen keskityttiin omassa teorialuvussa. Tutkimuksen toinen osa on empiirinen tutkimus, joka toteutettiin pragmaattisena tapaustutkimuksena, ja materiaali kerättiin haastatteluiden ja havainnointien avulla. Materiaali analysoitiin luokittelulla ja löydökset jaettiin kuuteen osa-alueeseen: rakenne, järjestelmät, työajan hallinta, koulutus, ongelmatilanteet ja tietovirrat.

Aineettoman pääoman arvoalusta, tiedonhallintamalli ja maakohtaiset prosessikaaviot tutkitusta työprosessista muodostettiin empiirisen tutkimuksen perusteella. Tutkimustuloksena yhdisteltiin tutkittuja tietämyksenhallinnan ja liiketoimintaprosessimallinnuksen aihealueita. Lisäksi organisaatiolle esiteltiin tutkimuksen perusteella useita sektoreita, joita voi tulevaisuudessa tutkia lisää. Esitellyt sektorit olivat uusien työntekijöiden koulutus, asiakasneuvottelijoiden tuki ongelmatilanteissa, työajan hallinta sekä raportointialustat. Työ yhdistää tiedonhallinnan ja liiketoimintaprosessien käytön asiakaspalveluprosessin kehittämisessä contact centereissä.

PREFACE

The thesis was done to a case organization. I'm grateful for the case organization that gave me the opportunity to conduct my master thesis. I want to thank all the employees that gave me an introduction, were interviewed or I had the chance to observe. Furthermore, I want to thank the leader that took me to their team. All these several employees dedicated their time and knowledge to support my master thesis. The case organization significantly contributed to the completion of the thesis. Especially I appreciate Per-Ove Gullachsen who was my supervisor in the case company and took the time to support me every week. The work I had the chance to do was very interesting, and I really enjoyed the possibility to look into a large organization in Nordic level. The work taught me more than any other single course during my study journey.

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LIST OF SYMBOLS AND ABBREVIATIONS

TUT	Tampere University of Technology
MDM	Master data management
IT	Information technology
CC	Contact center
WFM	Work Force Management

1. INTRODUCTION

1.1 Research background

Information is an important competitive factor for organizations. (Bhatt 2001, Alavi & Leidner 1999; Stenmark 2002; Sydänmaanlakka 2007, p. 175; Tocan 2012) Furthermore, several researches propose that good knowledge management affects the company strategy (Halawi et. al. 2006; Snyman & Kruger 2004; Bhatt 2001) and enables fact-based decisions (Megill 2005; Choo 2001). The challenge of organizations is that they do not know what knowledge they have (Davenport & Prusak 1998; Sydänmaanlakka 2007, p. 275). Furthermore, knowledge is multifaceted and the process of creating knowledge including transformation and absorption is difficult (Grażyna 2012). Knowledge management is especially complicated for organizations that are global, because the international expansion may bring geographic barriers that influence the knowledge cycle (O’Leary 1998). To benefit for the competitive factor of information and to achieve advantage with information the organization has to understand how to create, distribute and utilize knowledge through the organization. (Bhatt 2001; Rahimli 2012, p. 37).

Before focusing in the knowledge management, the definitions of data, information and knowledge are critical. According to Bhatt (2001) the definition of the concepts mentioned before are not easy or unambiguous. Furthermore, generally data is the raw fact, for example numbers, information is organized data and knowledge is meaningful information (Bhatt 2001; Wiggins 2012; Alavi & Leidner 1999; Zou & Lim 2002). Furthermore, Nonaka and Takeuchi (1995) state that knowledge is “justified true belief” and in addition, they state that knowledge is a dynamic human process. Furthermore, the difference between information and knowledge – information offers some new point of view or brings focus to some unexpected connection in addition and knowledge is based on the information, that is identified with the information. (Nonaka & Takeuchi 1995; Alavi & Leidner 1999) Therefore, information enables knowledge creation. From another point of view is described that knowledge includes a human factor as it is created by a flow of information and it is committed to its holder and their beliefs (Nonaka & Takeuchi 1995; Bhatt 2001). Nonaka and Takeuchi (1995) also describe that information is a flow of messages.

The process of information and knowledge management is a significant part of a knowing organization (Choo 2001). Furthermore, knowledge management is one critical resource of an organization in order to achieve goals and strategical competitiveness (Grażyna 2012; Bhatt 2001; Davenport 2015; Aavi & Leidner 1999). The process of knowledge

management is supported by three matters: sense making, knowledge creation and decision making, and furthermore these three matters form the organizational knowing cycle (Choo 2001; Spender 1996). Debowski (2006) divides the knowledge management more accurately to identifying, capturing, organizing and disseminating the intellectual assets. In the other hand, Bhatt (2001) points out, that the knowledge management requires also interpretations and multiple perspectives in addition to capturing, storing and transferring information. Sense making is a process where people actively rearrange, label and construct raw data converting it to data that is interpreted. (Choo 2001; Spender 1996) Furthermore, sense making can as well occur in an organization. In addition, also Thomas et. al. (2001) mentions sensemaking as a part of organizations strategic learning. According to Choo (2001) the sense making in organization is likely to happen by beliefs or by actions. When sense making is based on beliefs, existing information is expanded by connecting new information to some initial set of beliefs, and therefore the information structure is formed based on existing beliefs (Choo 2001). In the action-based sense making, the information is structured base on actions. Furthermore, the structure can be changed while more actions are completed. (Choo 2001) In other point of view sensemaking can be seen as a cycle of knowledge transfer from data acquisition, interpretation and packaging (Thomas et. al. 2001).

The most important utilizations of knowledge are the transformation and application of knowledge, besides the use of existing knowledge and creation of new knowledge (Grażyna 2012). Furthermore, according to (Grażyna 2012) all three utilizations, creation, transformation and application, are parts of new knowledge creation process. Choo (2001) predicates that information creation is a process where new knowledge is created base on three knowledge classes: tacit, explicit and cultural knowledge. Nonaka & Takeuchi (1995) and Grażyna (2012) predicated the knowledge creation is process with two knowledge classes: tacit and explicit knowledge. Tacit knowledge is linked with humans and it is hard to transfer and, according to Choo (1998) it is hard to describe because it is expressed through actions. Explicit knowledge is structured and easy to transfer. Furthermore, unlike tacit knowledge, explicit knowledge can be expressed with symbols, for example numbers in different forms. (Nonaka & Takeuchi 1995; Choo 1998; Grażyna 2012) Cultural knowledge is the habits and norms of organization and it is expressed by organization members for example to explain, evaluate or construct reality (Choo 1998).

By building links between these knowledge classes new knowledge is formed (Choo 2001). The aim in knowledge creation is to identify knowledge gaps in organization's existing knowledge. Knowledge gaps often can hold up some goings-on in the organization like solving some tasks, developing new products et cetera. In addition, Badaracco (1991) asserts that organizations from alliances to transfer the knowledge between organizations.

Decision making as well as the phases mentioned above are part of organizational knowing cycle (Choo 2001). Decision making means a situation where organization has to

make a decision based on their knowledge to achieve its goals (Choo 2001; Davenport & Prusak 1998). Decision making is a process that according to Choo (2001) includes three steps: identification of the problem, development of choices and evaluation of the choices. The development of different choices is affected by preferences, rules and routines. (Choo 2001) By adding together the three steps mentioned above an organization can achieve Choo's organizational knowledge cycle (Figure 1).

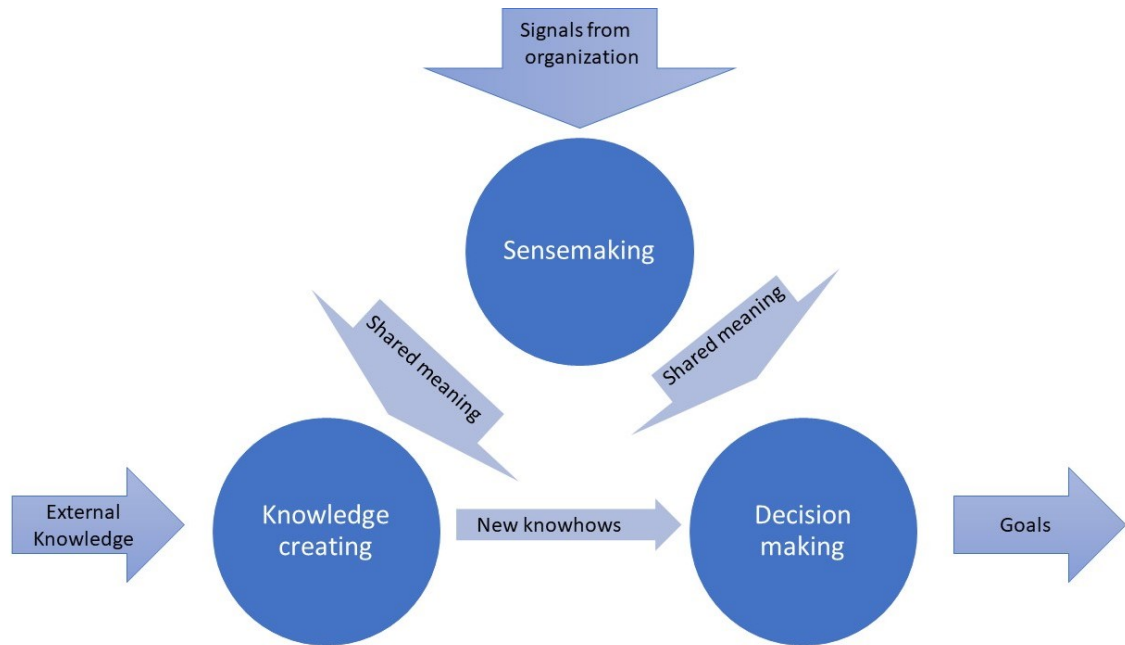


Figure 1. Knowledge cycle (modified from Choo 2001)

The organizational knowledge cycle (Figure 1) represents the movement of knowledge in organizations. The main purpose is to move towards the organization's goals and the knowledge movement is supporting that will (Choo 2001; Dalkir 2013). The knowledge cycle is demonstrating how reaching organization goals (in the right bottom), is a result of interaction and combination of sense making, knowledge creation and decision making (Figure 1). Theories presents also different knowledge cycles for example by Wiig (1993) including creation, sourcing, compilation, transformation, dissemination, application and value realization. By McElroy (1999) including individual and group learning, knowledge claim validation, information acquisition, knowledge validation, knowledge integration. By Rollet (2003) including planning, creating, integrating, organizing, transferring, maintaining, assessing. Overall even different authors use different terms in their knowledge cycles the mainly refer to the same type of knowledge processing. (Dalkir 2013) The Choo's knowledge cycle is furthermore affected by organization's signals and the organization's external knowledge. The organization's goals are achieved by decision making that supports the organization's goals and helps to execute them. To get to the decision making the steps introduced above have to be completed. To maintain the knowledge cycle and actually implement knowledge management in organization O'Leary (1998) proposes that it requires strong culture of knowledge sharing in organization. Bhatt (2001)

points out that the understanding of knowledge management is the key and furthermore, it includes both technical systems and social commitment.

More deeply, intensive presence of information and knowledge like above mentioned knowledge cycle are common for organizations. Knowledge management can be seen as a new model in business (Grażyna 2012). Insurance business follows a business model where customer is buying reduced risk from companies, and therefore the products are abstract. (Johannsdottir 2014). In other point of view, customers are waiting for provided expertise from insurance companies (Parasuraman et. al. 1991). Therefore, insurance business offer service for customers and the insurance companies are service companies. Use of information systems in insurance company nowadays is critical condition of success. (Johannsdottir 2014) According to Johannsdottir (2014) information systems and knowledge in insurance business model are used to calculate price of risk and to serve the customer. Therefore, information management and information cycle occur in insurance companies. Insurance companies' business model is to offer services that make the risks of a loss reasonable to customers, who are for example individuals and companies. The customers goal is to reduce their risk (Johannsdottir 2014). This research takes a closer look at knowledge cycle in a specific insurance company.

1.2 Purpose of research and research questions

This research is a case study. The target company is a large Nordic insurance company functioning also in the Baltics. The specific department interested about the field of the thesis is Information technology, Contact center solutions. The motivation is based on company's interest to develop their business. The background for the study is that the target company has over one thousand employees working with sales and services in four different countries and in addition the work process in each country is different.

The main purpose of this research is to shed light on the differences between information flow, work methodology and how the agents work in the different Nordic countries. One of the company's challenges is that the various business areas and countries are not working together and are unable to exploit each other's weaknesses and strengths. The research will also look at the interplay between systems and applications and what information these systems provide to the agents. In this way, the gaps between countries can be uncovered and the organization can start to work on creating Nordic aligned processes and systems that will provide good synergies for the future.

Research is taking look at the case company's current status. The purpose of the research is to compare the sales agents' works processes in Nordic countries and to recognize similarities and differences. Research offers an opportunity for the target company to find possibilities to unify sales agents' work process at Nordic level and furthermore offer similar customer experience and service despite the country the customer is in. In addition, the research is focuses on the communication and information sharing during the

work process. The aim is to examine and observe the organizational communication and information sharing during the work process. The goal is to form an understanding of the current status of the organizational information and knowledge management process in sales organization of private distribution.

The Main goal of the thesis strives to comprehensively define the private distribution's sales agents' work process in Nordic countries, in addition to defining the organizational knowledge management during the process. Research questions are set to investigate the main goal. Main research question is as follows:

How do sales agents in Nordic countries utilize information and knowledge during their work process?

Main research questions can be discussed and answered through following sub questions:

1. How can the information and knowledge management process be demonstrated?
2. How is value created during examined work process?
3. What is the information management model during sales agents' work process?
4. How does the sales agent's work process differ in Nordic countries?

The first sub-question will be answered based on the literature review. The literature review creates the theory for the empirical research. The theory is split in two parts. The first part is about knowledge management and information sharing in an organization and the first sub-question helps to answer this. Second part of the theory is focusing in the process modeling. Therefore, the theory creates a frame for the process modeling done in the empirical part.

The sub-questions 2, 3 and 4 will be answered by the empirical research. The empiric research was done one examined country at a time. The sub-questions 2, 3 and 4 are answered by usage of observation method and interviews. The answers to the questions are the result of the work, and the presentation of the finding is supported with Figures and Table.

1.3 Limitations

Research is targeting to form the current status of sales agents' work process in case company. More accurately the research is targeting case company's sales agents working at customer service and sales in contact center in private distribution. Furthermore, the research is looking into sales agents working with incoming and outgoing tasks. To reach a better general impression, managers working with supporting systems and other supports are interviewed and included in the research in addition to the sales agents. Research is targeting only four Nordic countries: Finland, Sweden, Norway and Denmark. The research is not looking in to Baltic countries even though the case company is also functioning there.

In addition, sales agents' work process is included to this study only in action level, furthermore, the actual sales transaction with customer is excluded. The workflow is observed and discussed in business activity level. Therefore, the work process is considered to start from the customer contact and to end when the task is finished. This thesis will not take a position on the matter of improving or developing sales agents' sales. The sales agents' work process frames the whole thesis and the research is investigating data and knowledge management during the work process. Furthermore, comparison between the examination countries is done in the thesis.

1.4 Research structure

The thesis includes a literature review and an empirical research. The research is divided to five main sections: introduction, theory based on literature review, research methodology, empirical research and results. Theory section includes two chapters and furthermore last two chapters include the results of the thesis. The structure of the research is presented in Figure 2.

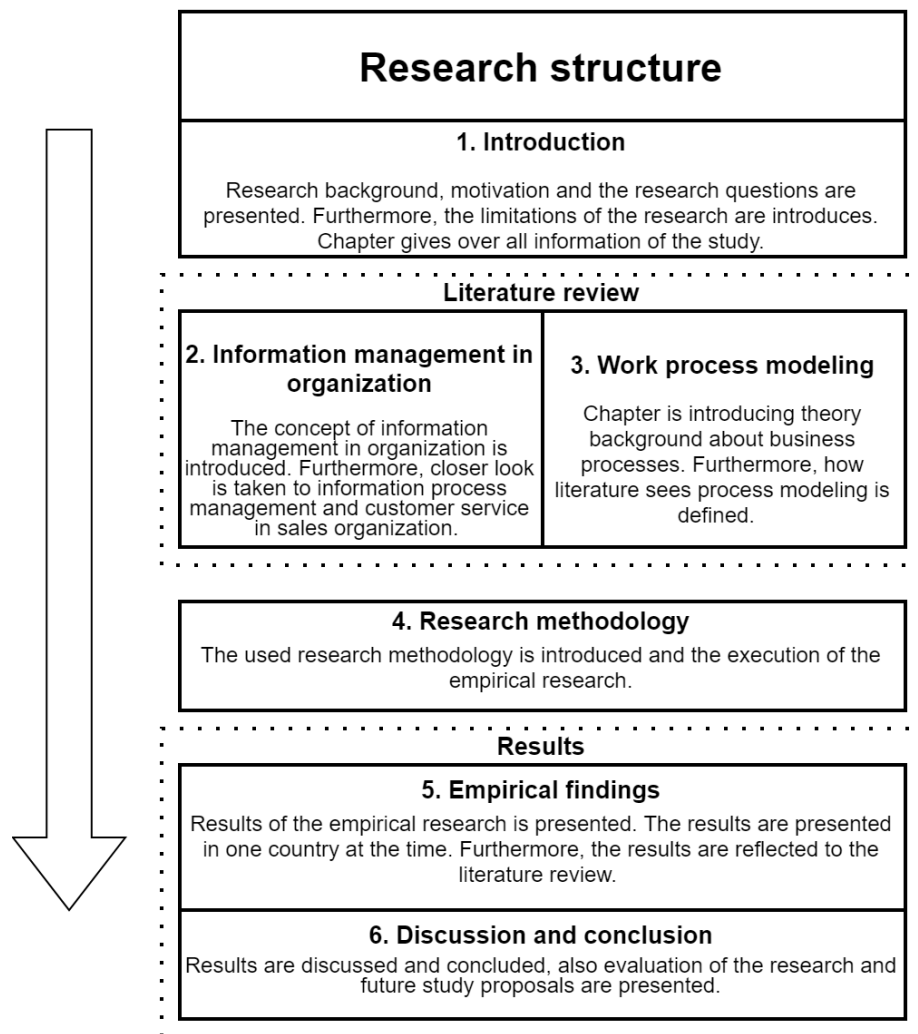


Figure 2. Research structure

The research starts with introduction to the subject. The introduction introduces reader to the research and acquaints them with the main goal, research questions, scope and limitations of the thesis. This research's second part, chapters two and three are literature reviews about the theoretical background. The literature review is based on previous researches of thesis' themes and it is presented in chapters two and three. The literature review starts with a close look to information and knowledge management in organizations. The chapter discusses theory about information management and customer service in organizations and in addition theory about knowledge and information in companies and master data management. Continuing, the chapter three will look in to work process and process modeling. The chapter three is discussing different point of views to business processes and to modeling them. The literature review gives an overview especially about theory of knowledge management and work process illustration.

After the theory chapters the research methods that were utilized to do the empirical research in case company are introduced. Chapter four especially takes a closer look what is the research strategy and how the research methods: observation and interviews, are chosen and how they are going to be carried out.

Chapter five is research findings -chapters. Chapter five is divided to subchapters by each investigated Nordic country. Each county is researched individually to get comparable data of each country's sales agents' work process. The data in chapter five is gathered with observations and interviews. Furthermore, in the chapter five there are empirical findings about the knowledge management and information sharing during the work process.

In the chapter six the results of the research are presented, and the empiric findings are reflected to the theoretical findings. Visualizations of the investigated work processes are presented in the chapter. The results that have been found are discussed. The last chapter also includes conclusion of the work done, evaluation and suggested ideas for future studies.

2. INFORMATION MANAGEMENT IN SALES ORGANIZATION

2.1 Customer service in sales organization

Customer service can be a significant part of sales organization as good customer service increases customer satisfaction (Hussain et. al. 2011). Parasuraman et. al. (1991) adds that key thing in customer service is understand the customer expectations. It can even be said that a business cannot survive without satisfied customers, and therefore customer service is in a key position (Hussain et. al. 2011; Parasuraman et. al. 1991). Furthermore, Hussain et. al. (2011) mention that good customer service is based on two factors: range of service and operating time. In the other hand, Parasuraman et. al. (1991) states that quality of customer service is based on how well customer expectations are fulfilled. In addition, customer orientation is mentioned to be a sales organizations' key factor. (Bernoff 2011) Continuing, customer orientation requires interaction with customer.

Aspili (2014) states that the key thing is to have service and sales together instead of separating them. Schwartz (2017) and Jasmand et. al. (2012) shares the same idea that customer service is more effective when it is connected with sales. He also points out that good customer service can also work as marketing for a company. In addition, Bernoff (2011) shares the same opinion from another point of view, as he states that some of advertising expense could decrease by focusing on customer service and customer experience. Another possible arrangement with sales and service organizations is to place them to different departments, but at least according to Aspili (2014), Schwartz (2017) and Jasmand et. al. (2012) that is not most valuable way to carry out the department division. The combination of sales and services leads to positive customer experience not only in sales or in services (Aspili 2014, Jasmand et. al. 2012). The key thing for sales organizations to understand is that when a customer buys a product they experience the whole process therefore, the product itself is not the only thing customer is experiencing in a sales event. (Aspili 2014) Furthermore, Bernoff (2011) shares the point of view that sales strategy should be change toward customer orientation by knowing customer and increasing the customer retention. He continues, customer service and customer experience should be transferred from one-way advertising to real engagement between organization and customers. (Bernoff 2011) In addition, when sales organization is providing products that are not physical, for example the insurances which are being dealt with in the thesis, these kinds of situations the customer experience is possibly even more valuable because customer does not get any product.

The goal is to offer value-added solutions for the customer and according to Aspili (2014) a way to provide that is to offer service together with the product. From another point of

view the arrangement where sales and service are together the employees have also more knowledge to provide good quality answers to customers, therefore this arrangement enables a win-win situation to both the customers and the organization. (Aspili 2014; Jasmand 2012) The more comprehensive knowledge is caused by the cooperation and furthermore the educations that are specialized to both sales and services. In addition, service situations can reveal potential sales opportunities. The conclusion of is that it is beneficial that same persons can be educated to have high know-how about both sales and service. (Aspili 2014; Jasmand 2012; Evans et. al. 1999) Furthermore, other good effect is that the answers for the customers are the same (Aspili 2014). Meaning that when service and sales are working together with same values, goals and with the same education also uniform answers can be offered for customers questions. Therefore, more positive customer experience can be reached (Aspili 2014). In addition, this working method also leads to different business model when the goal of the organization changes from a thinking of “make money first”, to a thinking where the company tries to primarily provide efficient service for customer and to fill the needs of a customer and that the money will eventually come. (Aspili 2014) The goal is to focus in fulfilling customers’ needs and at the same time offer them a better experience and with time this thinking will be deeply rooted in the organization.

2.2 Information and knowledge management

Choo (1998) defines that “*Organizations are social distributed activity systems of people, communities, and activities that interact according to shared theories of action.*” On the other hand, Cambridge Dictionary (2018) defines that “*Organization is a group of people who work together in an organized way for shared purpose.*” Business dictionary (2018) continues that other characteristics of organizations are management structure and that organizations are open systems, meaning that they are connected to and reflected by environment. Management structure enables the control of the actions and relationships inside on organization.

Knowledge work is a process where employees create, share and use information with tools and theories to produce results (Bocsh-Sijtseman et. al. 2009). In the other hand Kelloway & Barling (2000) recognizes four behaviors of knowledge work: creation, application packaging and acquisition of existing knowledge. The results can be concrete or immaterial, nonetheless the result of knowledge work is more often immaterial. Furthermore, the employees doing knowledge work are called knowledge workers. Characteristically information technology is often highly integrated to knowledge work and the knowledge workers use mostly technology to communicate. (Bocsh-Sijtseman et. al. 2009; Kelloway & Barling 2000)

As was mentioned in the introduction, information is organized data (Bhatt 2001; Wiggins 2012; Alavi & Leidner 1999; Zou & Lim 2002) and therefore data management can

be seen as a subset of information management. Master data management (MDM) consists of developing and maintaining definitions of business entities (Nicoletti 2016 p. 207). MDM is related to core business entities. The core business data is master data and therefore, MDM means the management of core data of business. It is a key data in organization and should be available in every level of organization (Apostol 2007; Hubert Ofner et. al. 2013; Haug & Stentoft 2011). Furthermore, MDM can be described as horizontal flow of data in organization. (Hubert Ofner et. al. 2013; Vilminko-Heikkinen 2017) To understand information management in organization the concept of MDM in organization is in a key position.

According to Shankar (2008) and Nicoletti (2016 p. 212) MDM has special characteristics in insurance business. For example, one master data specialty is to connect and understand the relationships among family members, in addition to the property they own. Furthermore, ability to follow life-changing events of each family enables to increase revenue. Common way to organize insurance organization is to have the policies and claims department separated, therefore creating another special characteristic. To answer to the challenges MDM enables to integrate unequal data together including individuals, households, policies, claims, billings and relationships between these. (Shankar 2008) According to the special characteristic of MDM in insurance business, it is a significant part of the insurance company information management (Shankar 2008; Nicoletti 2016 p. 212).

The basic concept of MDM is managing large amounts of core data. Master data can be defined as data that does not frequently change and the volume remains about the same over time. (Hubert Ofner et. al. 2013; Knolmayer & Röthlin 2006) A special characteristic of master data is that it is known as the most trusted version of important data (Haug & Stentoft 2011) or a key data (Apostol 2007) and furthermore, it connects business and IT functions by integration (Apostol 2007). For example, customer and employee data are master data and furthermore, the characteristic for master data are for example, different account, contract, product or service data. Haug & Stentoft (2011) mentions that specific data sets are identified from master data to be on the main focus. Continuing, the key idea that follows MDM all the time, is that master data should be available and to be used across the whole organization (Vilminko-Heikkinen 2017; Knolmayer & Röthlin 2006) in the different business units and processes but also with information systems (Hubert Ofner et. al. 2013). Furthermore, the key factors of master data are recognized to be accurate, timely and relevant version of truth for organization's use. (Hubert Ofner et. al. 2013; Vilminko-Heikkinen 2017) In an organization based on data management the data should be seen as the product and treated like manufactures treat their products (Hubert Ofner et. al. 2013). And therefore, the quality of master data is a high priority. Furthermore, the quality of master data is more important than the quantity of the master data (Vilminko-Heikkinen 2017; Haug & Stentoft 2011). As the errors in master data can cause errors also in business operations as master data is the organizations core data. Fur-

thermore, the errors can accumulate and cause wrong decisions and therefore, also unnecessary costs. (Haug & Stentoft 2011) Therefore quality of master data has a significant effect to the whole business.

Hubert Ofner et. al. (2013) highlights four principles on how to approach data:

1. Understand users' data needs
 2. Manage data as the product
 3. Manage data as a product that has a lifecycle
 4. Appoint a data product manager to manage the data processes
- (Hubert Ofner et. al. 2013)

These principles guide the approach of data. The key thing according to Hubert Ofner et. al. (2013) is to understand the meaning of master data. The data has to be confronted as product and an outcome of a process, not just a by-product of IT systems. In addition, the principles are created to remind about the data needs and the quality factor. (Hubert Ofner et. al. 2013) Furthermore, the principles can lead companies to re-create existing processes and product management concept to data production domain (Hubert Ofner et. al. 2013). In the other words, these principles help to view data as data product and furthermore, leading to a master data lifecycle thinking.

Furthermore, as said above master data is a horizontal flow of data in organization and therefore, MDM is also related to several business processes (Vilminko-Heikkinen 2017). In insurance business master data is related for example, to sales, services, claims, billing, partner ships et cetera. The mentioned business domains are mostly interested to use master data to be able to complete their own functions. (Hubert Ofner et. al. 2013; Knolmayer & Röthlin 2006) Processes using master data management can be cross-functional or functional. Cross-functional processes are related to more than one master data warehouse like processing a customer's order, furthermore functional process could be recruiting employees. (Vilminko-Heikkinen 2017) Typical for master data is that it is stored in many different information systems in organization therefore, causing high number of data objects (Vilminko-Heikkinen 2017). Explained more fully, when data is storage to several different information systems it has grown to silos, as the silos are developed separately the amount of data increases.

More about MDM, it is focusing to business processes, data quality and information systems. Furthermore, MDM process describes, owns and managers core business as entity (Vilminko-Heikkinen 2017). According to Apostol (2007) master data management has been isolated to silo applications, furthermore, the trend now is towards more integrated solutions. The goal is to have less separated databases to manage, and the expected benefit of this is better data visibility. (Apostol 2007) The trend is also trying to decrease administrative costs. Common way is that MDM solution is based on an integrated operational application like customer relationship management application (Apostol 2007).

According to Choo (1998) the aim of information management is the transformation of information in organization to learning and actions. Data is material for creating information, making decisions and furthermore creating knowledge, nevertheless the data is not telling us what to do (Davenport & Prusak 1998). Furthermore, Detlor (2010) states that information management has several different definitions depending on situation and those are interchangeable. Choo (1998) mentions that the information management includes the management of information systems, information resources and information policies. Then again Detlor (2010) defines that information management is administration of processes and systems that are existing for creating, acquiring, organizing, storing, distributing and using information. Detlor (2010) continues that the processes and systems are related to people as the goal of information management is to help people use the information efficiently. Since information changes to strategically important when it is transformed to learning, insight and commitment to action. The key thing to having strategic information is to have knowhow to transform it to understanding or knowledge. In the following Figure 3. illustrated the goal to reach purposes with mixed completeness.

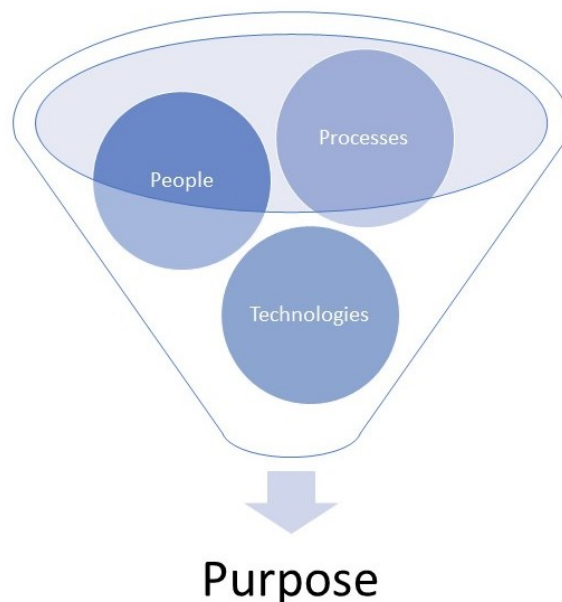


Figure 3. Information management (modified from I-Scoop 2018)

The key this is to understand that information management only fully works if the above presented factors are all included. One of the key elements Figure 3 sums up is that all the factors have to work together to achieve set goals and the purpose. (I-Scoop 2018; Detlor 2010)

Continuing to the knowledge management, as it is connected by the key thing where the know-how to transform information to knowledge is realized. Several sources mention the concept on knowledge management, and in summary it can be said that knowledge management can be illustrated as a knowledge management cycle including creation, identifying, organizing, sharing, distributing using or applying and improving of

knowledge and the goal is to gain strategic advantage. (Netzley & Kirkwood 2006; Zou & Lim 2002; Dalkir 2013; Evans et al. 2014; Maier 2006) The steps can be illustrated to a knowledge management cycle (Figure 4) that describes the collective development, distribution and application of knowledge (Maier 2006).

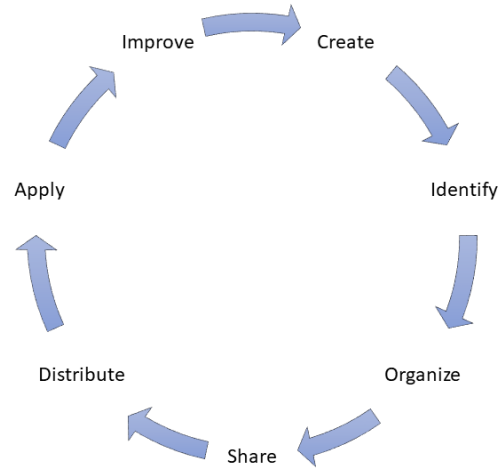


Figure 4. Knowledge management cycle

Knowledge management is a process of managing the knowledge management cycle with different strategies, tools and techniques (Dalkir 2013; Wiig 1993; McElroy 1999; Rollet 2003). Maier (2006) introduces that knowledge management systems are created based on the knowledge management cycle and supporting the organizational learning and organizational effectiveness. Furthermore, Maier (2006) summarizes a basic division of how a knowledge management system is divided to an interface of business and IT. He explains that the business side has characteristics of initiative, processes and participants and is assigned to the user focus. The other side has characteristics of platform, instruments and services and it is assigned to the functions. The goal is that knowledge management helps to understand the processes and participants and the implementation is supported by knowledge management systems. (Maier 2006; Dalkir 2013)

According to Nonaka and Takeuchi (1995) in order to have value from knowledge the organization's tacit knowledge has to be converted to explicit knowledge and shared within the organization. Dalkir (2013) points out that basic idea of knowledge management is to create value. Knowledge management creates value to the organization's internal customers and with effective information utilization decision-making can be supported (Laihonen et. al. 2013). Furthermore, Nonaka and Takeuchi (1995) argue that front-line employees are in a key position in the knowledge sharing in organization. Furthermore, managers or leaders are supporting the front-line employees' knowledge sharing by offering tools and frameworks. In addition, the managers set the direction of purpose and mediate the mindset. (Nonaka and Takeuchi, 1995)

Knowing organizations use information in three areas according to Choo (1998). The levels are the ones presented before: sense making, knowledge creating and decision making. Furthermore, these three information areas will be connected in a knowing organization. The goal is to create a wide network where these phases are in connection and overlap and are heading towards a continuous information process of meaning, learning and doing. (Choo 1998) The three phases form a model for knowing organization (Choo 1998).

Knowledge organizations often have intellectual capital, meaning that the resources of organization are immaterial. Intellectual capital is the resources and actors of organization that are connected to developing existing resources, increasing efficiency and finding new resources for the organization (Kujansivu et. al. 2007; Lönnqvist et. al. 2005). The importance of intellectual capital is more significant when most of the capital is not committed to any physical property of wealth. In organizations where the intellectual capital is in a key position the main factors are reputation, know-how, knowledge and customer relationships. (Laihonen et al. 2013, ss. 35-36) Intellectual capital can be divided to three parts by Lönnqvist et al. (2005 s. 31) and Tahvanainen & Hermans (2008). The parts are human capital, relation capital and structure capital. In order to form value from the intellectual capital the parts have to be united and they have to supplement each other. Therefore, organization can form economic value as a result. (Lönnqvist et. al. 2005, ss. 31-32; Tahvanainen & Hermans 2008) The unification and the supplementation can be illustrated with the value platform -model (Figure 5) that Saint-Ongen et al. created (Lönnqvist et al. 2005).

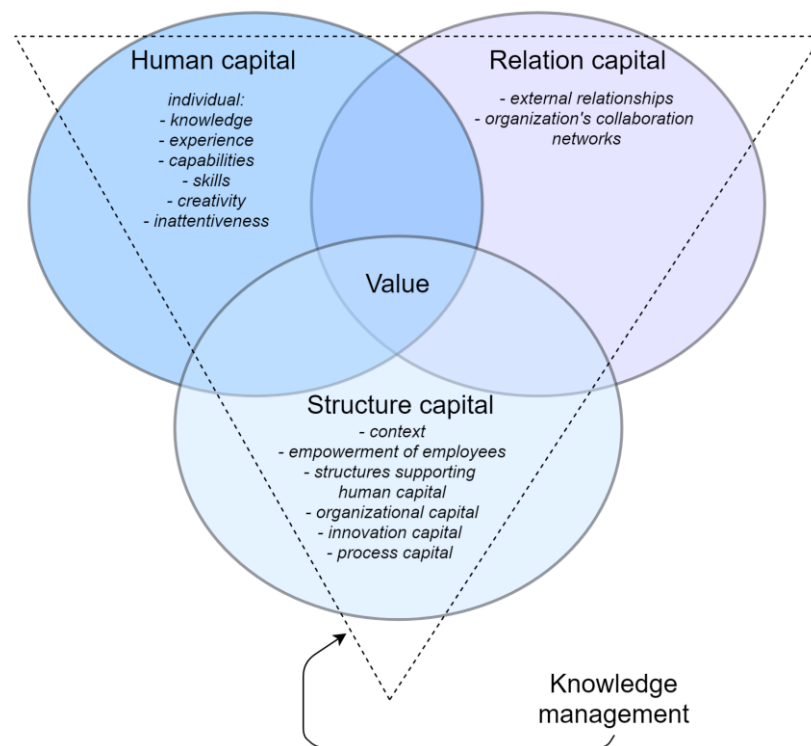


Figure 5. Value platform model (Modified from Tahvanainen & Hermans 2008)

The human capital is formed by the capital of individuals like individuals' tacit knowledge, know-how, attitude and education level. The relation capital is formed to organization and the interest groups furthermore, it is the relationships inside the organization, relationships with customers and interest groups, reputation and brand. The structure capital is the structure of the organization and furthermore, the values of the organization, culture, processes, documentations and work atmosphere. (Lönnqvist et al. 2005, s. 31) The more detailed factors included in each type of capital can be seen in the Figure 5. According to Tahvanainen and Hermans (2008) knowledge management is tying up the intellectual capital factors closer together creating interaction and therefore increasing the created value. In addition, the value of knowledge is materialized when information is utilized (Laihonen et al. 2013).

2.3 Information management model

Choo (1998) points out that information management does not equal management of information tools. In addition, Detlor (2010) mentions that the key purpose to focus to information management is to achieve more competitive and strategic organization furthermore, the employees have better possibility to accomplish their tasks and they will be informed better. In order to create an information management system, the information process should be known. To unify the multiple-part information management Choo (1998) introduces an information management framework as an infrastructure for generation and transformation of information in an organization. The framework is influenced by organization's culture as the goals, rules and roles of the organization. (Choo 1998)

Choo's (1998) information management framework includes six steps, forming a cycle of process model. The steps are: identification of information needs, information acquisition, information organization and storage, development of information products and service, information distribution, information use (Choo 1995; Davenport & Prusak 1998). These steps form the process model of information management presented in Figure 6. The figure also presents the information flows. The model is one of the most known information management models. The goal of the information management model is to produce adaptive behavior by effective information use. In other words, the main goal is to create and produce new information (Detlor 2010). Furthermore, Lecklin (2002) states that information management is a common problem and therefore, unified architecture or know-how about needed and existing information is required to utilize information.

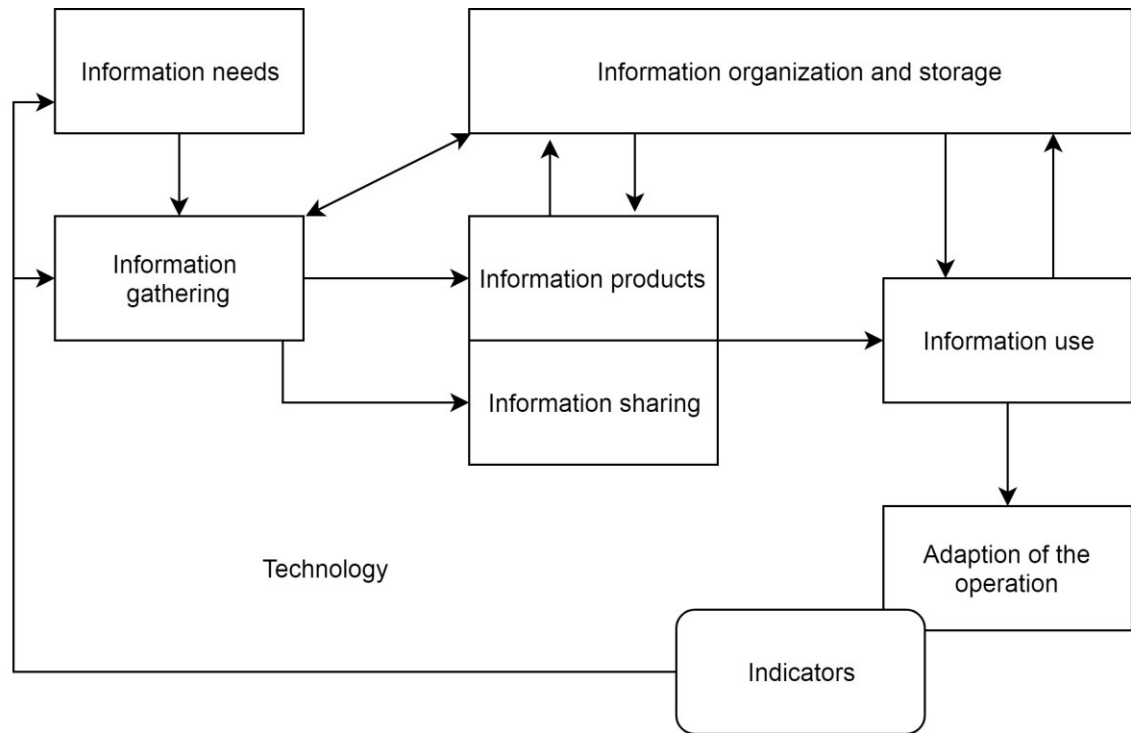


Figure 6. Information management model (Modified from Choo 1998)

The information management model illustrates how information is managed in organization and how the information flow is formed in organization. From the Figure 6 can be seen that in the upper left corner is information needs and in the lower right corner is the outcome: adaption of the operation. The goal is to have a process heading to the goal, but that is also responsive to the environment and interaction producing new information use cycles. (Choo 1998) The presented information management model can be utilized to any situation where the information cycle is wanted to consider. The steps help to analyze and model what kind of actions are completed with information.

The first step in the information management model is the identification of information needs. Detlor (2010) states that this identification of information needs is not included in all information management models, even though others highlight the step as one of the most critical steps in the model. Common actions of identification of information needs are some problems, uncertainties or confusing situations. (Choo 1998) In reality the identification is complex as the because it is hard to recognize your own information needs (Laihonen et. al. 2013). Therefore, it can be summarized that an information need can be observed when lack of information is existing. Other situation Choo (1998) mentions is for example, experience. Therefore, with experience an information need can be identified similarly without lack of information -situation. Furthermore, Nicholas (2000) states that information need is based on the information employee has to have to complete their work effectively or solve a problem satisfactorily. Key thing is that the information is beneficial or necessary (Nicholas 2000). Especially in process organizations the organization's information needs are the analysts' responsibility (Kumar 2018). Information

needs can be scanned with question “what do you want to know?” but that does not cover all the needs. Another important question is “what information do you need?”. The questions can be also taken a lot farther by analyzing why some information is needed, what is already known etc. According to Choo (1998) the key to effective information need mapping is to recognize groups that need information and furthermore, recognize the problems that they are most likely to face. After that the way they work and how they handle the problems has to be understood. This way information needs can be identified. Furthermore, this is a continuous process and systematic analyzation contributes to finding the information needs. (Choo 1998)

Next step in the information management model is information gathering or information acquisition and it is a critical step. The challenge is that information gathering has become complex and furthermore the complexity is also increasing as the amount of information increases (Choo 1998; Robertson 2005). Information gathering, or information acquisition is connected with information sharing and information products. The steps mean that existing information is acquired from external or internal sources (Choo 1998; Detlor 2010).

Furthermore, information systems are supporting the information management model. Information gathering, information products, information sharing, and information use are all in co-operation with the information systems. Meaning, that information is moving between these factors both ways. Information is inputted to the systems but also information is needed from the systems. The phase of information storage in the information management model is where information is placed inside structures like databases or files (Detlor 2010).

Information product box focuses in not only that the information gathered to users is right and needed but that it is also in right form to achieve better usability (Choo 1998). The aim is to achieve added value with the design of information products and services. The need of the information products is that they develop all the time to answer even better to users’ variety of information needs. The main goal is that each information product adds value for the end user. (Choo 1998) Furthermore, Choo (1998) introduces a system of categorizing different information products. The system is based on a division of the information products by time horizon and information focus.

In information sharing or information distribution the goal is to encourage the information sharing in order to spread the needed information more widely in the organization. The goal is heading to situation where more insight is created based on the shared information and furthermore, decrease the threshold to comment, evaluate and re-direct the received information. (Choo 1998) This step in the information model management enables the information sharing in the organization and points out how it is done. Information sharing is based on an idea of two-way information sharing, furthermore the users are engaged to share information besides achieving it as interactively.

The main goal in the information use phase is that employees and organizations use the information they get from the phases above and therefore is available for them. (Detlor 2010) Furthermore, the information use is an interactive social process heading to decision making. (Choo 1998)

In the end, the information management model is demonstrating a process where right the right people have the right information in the right form at the right time and furthermore at a reasonable cost. (Robertson 2005) Furthermore, Detlor (2010) summarizes that the key thing to managing with information management are the information processes. The idea behind the information management model is to create a model for understanding the existing information in an organization and that complements existing information with acquired information (Laihonen et. al. 2013). The information technology is a key thing, but it should not be the primary entity. Therefore, Detlor (2010) states as their conclusion that the challenge of information management is the behavior of human, and the fact that it is hard to change. Furthermore, they state the key is to have a basis on the human-side of information management and that the focus should be pointed at the actions that make changes in patterns of behavior and therefore lead to changes (Detlor 2010).

3. WORK PROCESS MODELING

3.1 Business process

Business process includes number of actions that are done by single units to carry out the process. (Aalst & Hee 2002; Mayer 2010; JHS152; Lecklin 2002; Laamanen 2007) Furthermore, the business process is a completeness of different tasks that starts with a need and end when the need is completed. (Aalst & Hee 2002; JHS152) Key thing is, that the persons taking part in the process know where it starts and where it ends (Lecklin 2002). Furthermore, Martinsuo & Blomqvist (2010) and Lecklin (2002) continue, that process is a completeness of tasks that produces added value to customer and uses the organizations' resources. In the other point of view also Laamanen (2007) states that the processes are a set of logically related functions or tasks, and furthermore the necessary resources enable to implement them. To sum up, business processes can be seen as organizations routines (Lindeman et. al. 2010). The customer can be external or internal (Martinsuo & Blomqvist 2010; Lecklin 2002) Furthermore, Lecklin (2002) continues that, the business process is a repetitive series of tasks that can be defined and measured. Furthermore, also Laamanen (2007) shares the Lecklin's opinion that processes can be measured.

Luukkonen et. al. (2012) points out that processes can differ and furthermore that the processes can be categorized to four different process types: step-by-step process, teleological process, dialectical process and evolutionary process. The step-by-step processes are the classic processes, also referred in the process description above. These processes have specific steps in order to move from start till end. The teleological processes have a goal and different steps are taken to reach the goal. Dialectical processes are formed based on interaction. Furthermore, evolutionary processes develop all the time by adapting changes of the environment and situations. (Luukkonen et. al. 2012) In addition, one more characteristic for business processes is usually a requirement of cooperation with different departments, each with their own goals and priorities (Lecklin 2002). Furthermore, like above is already pointed out the organization culture and cultural knowledge also affect the form of processes, other factors that Lecklin (2002) points out are the amount of processes, working methods, traditions and organizations skills. And therefore, common model for organizations business processes cannot be presented. (Lecklin 2002) A classic process model is presented in the following Figure 7.

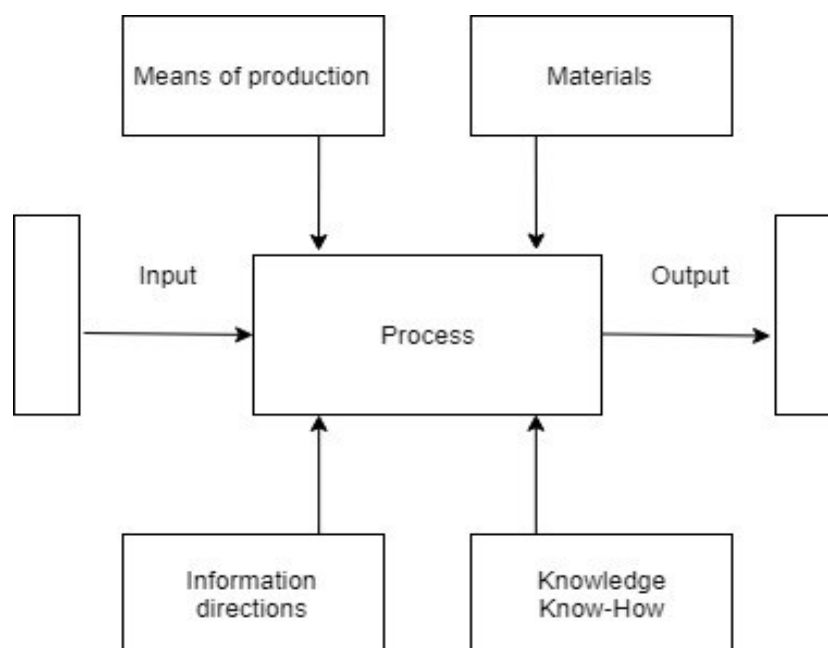


Figure 7. Business process (Modified from Lecklin 2002, 138)

In the Figure 7 is presented basic factors of business process. As defined above process has a start and an end. In the Figure 7 is presented that the process starts with an input and is finished when output is gotten. Output can be either a product or a service (Laamanen 2007). For external viewer, the process seems like a black box where inputs are converted to outputs with help of the materials, production facilities, information directions and knowledge (Lecklin 2002, 138). Therefore, the business process is transforming the inputs to wanted outputs. (Lecklin 2002) Furthermore, Laamanen (2007) adds that it is critical to distinguish recourses and input – input will convert to outputs, and the conversion is enabled with resources. Furthermore, can be said that the four resources presented in the Figure 7 affect the inputs and support the production of the added value. (Lecklin 2002; Martinsuo & Blomqvist 2010) The figure is high level illustration of the basic idea of a business process. In this basic level, the focus is in the inputs, wanted outputs and needed knowledge. (Lecklin 2002)

Furthermore, process differs from concept of workflow, the difference should be recognized, and the concepts should not be used crosswise. Work flow is focusing to a certain task and process to organizational goal. Furthermore, processes concern people, systems, management tasks and continually optimizing. Workflow is one part of business process management, and it focuses on task management and how individual processes are developed to be less complex. (Messler 2015) Workflow system architecture is presented in following Figure 8.

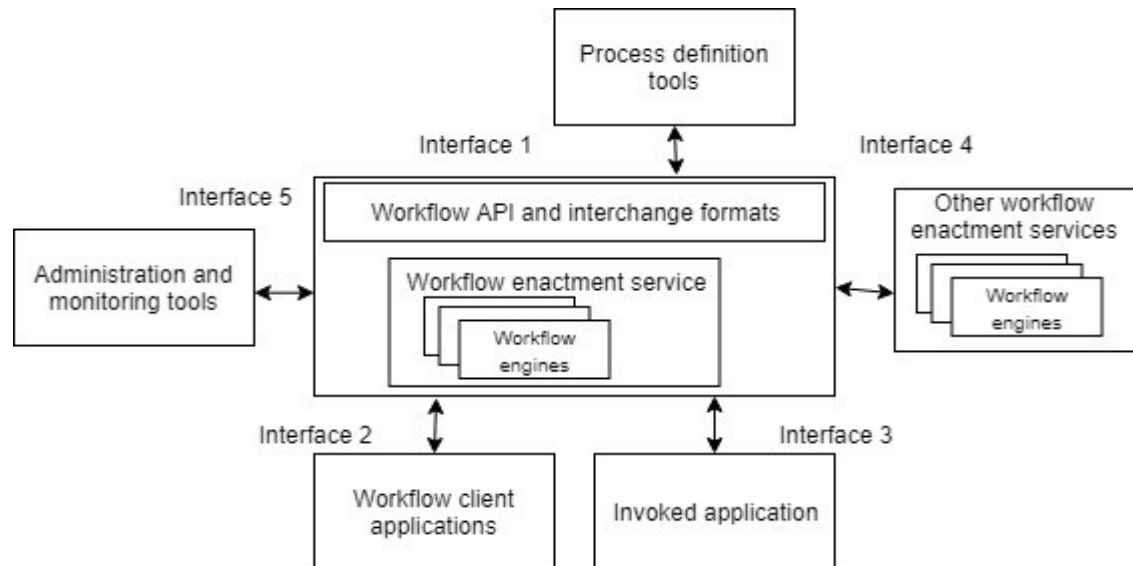


Figure 8. Workflow system architecture (modified from Hollingsworth 1995)

The Figure 8 illustrates the general architecture of workflow development, to understand a workflow system better from a broader perspective (Kumar 2018). The major components and interfaces are illustrated in the Figure 8 (Hollingsworth 1995). The workflow management model is created to illustrate the whole or part automation of business process. Furthermore, this model illustrates the information, documents, tasks et cetera passing an actor during the workflow. (Polancic 2013; Kumar 2018; Hollingsworth 1995) Furthermore, Hollingsworth (1995) continues that workflows are often associated with business process re-engineering. Linderman et. al. (2010) continues that business process re-engineering heads to improve organizational performance. And therefore, workflow technology can offer solutions to business process development as it can provide procedural automation of a business process. Workflow management systems can be defined with some common characteristics, that offers an opportunity to present the workflow system architecture in Figure 8. In addition, in the Figure 8, the relationships with the other actors and technology are shown as the interfaces. Hill (2010) continues, that workflow is created to manage the interaction between humans and software systems.

3.2 Business process models

Several different process modeling notations are created to visualize and document the processes and ways of action especially in large organizations. (Aalst & Hee 2002; Mayer et al. 2010) Luukkonen et. al. (2012) continue that process models are striving to add understanding of process between different actors and furthermore, process models are used often in situations where change or focusing is strived for. Laamanen (2007) shares the same idea that process models are helping understand actions of organization and process models enables to recognize the critical actions. The goal is to describe specific process's steps and actions intuitively and logically (Kumar 2018). Different process models are developed to illustrate the actions carried out during observed work process

more specific, the models also take a stand on the timing – in which order the actions are completed or are the actions time relevant or can they be completed in alternative order. (Aalst & Hee 2002; Mayer et al. 2010) Furthermore, the process models are tools for leading, managing and improving processes. And the process models are the starting point for process development (Kumar 2018) furthermore, the mapping of the present state of the processes is necessary in order to develop processes (Lecklin 2002). Main tasks when mapping the present state of organization's process work are modeling the processes and describing the processes (Lecklin 2002). As the process models are tools for process development therefore, the goal of process development typically is intensification of the process, improvement of the process quality or service quality, cost saving or problem management (JHS152; Lecklin 2002). In practice, the process development can occur several different ways. For example, the process development can mean unifying processes in organization, trimming overlapping or unnecessary tasks or simplifying the process.

The desirable advantage of uniform process models is better understanding of the processes and for example possibility to use the models to initiate new personnel to the organization. (JHS152). And the goal is that process model is understood by different humans by the same way. Furthermore, the result of process modeling is increased understanding of present situation and finding targets of development (Luukkonen et. al. 2012). In order to achieve this, the models should be intuitive. (Kumar 2018) Process models are a common tool for management, developers, service responsible et cetera persons working with the process in organization. In addition, uniform process models enable to control the process better when the overall picture is clear and the uniform process models makes the comparison possible. (JHS152) From the same reason, analyzation of organization structure, like different actor's responsibilities, is more straightforward and therefore finding potential aspects to intensifications is possible. (JHS152) From a different point a view, process modeling enables to develop cooperation inside an organization and between organizations, when the actions, actors and details are clear (JHS152). Different process models are developed to illustrate observed work process in different level of details and different level of scope (Aalst & Hee 2002) . Furthermore, the level of process models means how accurate and detailed the model is and what matters are in the focus – in the different level different issues are illustrated (Luukkonen et. al. 2012). According to JHS152 the key is to do uniform process models even when the level of detail is different. In addition of the uniform process model's, other characteristics worth of pursuing for process models are according to Kumar (2018) simple, clear and unambiguous. These characteristics also support the goal to form uniform process models.

In order to take a closer look to work processes the terms included to the processes should be defined. One point of view to start the observation of the terms is to first look in to what are action, actor and task. Action is number of tasks, and with actions something will be achieved for the whole process. (Aalst & Hee 2002) Furthermore, Aalst and Hee

(2002) stated that the work processes can be complicated, for example the processes include overlapping actions, optional actions and connected actions that occur only if certain or several preceding actions occur and furthermore the very opposite is possible - some action does not occur if some certain action occurs. Furthermore, they continue that basic relationships between actors in process are: obligatory acts, alternative acts, overlapping acts and iteration acts. In addition, all acts do not have to be done by human as well computer or a machine can do acts, therefore actor is the human or machine et cetera completing the action. (Aalst & Hee 2002) In comparison Luukkonen et. al. (2012) states that actor is a human taking part in the modeling. Furthermore, Luukkonen et. al. (2012) continues, that actor can be a responsible party, information source, or modeler. Process owner is the one responsible of the operation, results and development of the process. The key thing is that process owner knows the process despite the department boundaries. (Leclin 2002) Before continuing one more important term is notation. It is the way of marking the work process. Furthermore, notations include, what kind of notes and markings are used to illustrate to process. Different process models have their own notations. (JHS152)

Organizational knowledge, previously introduced, is in addition connected to the work process. Also, the knowledge flows are illustrated in some process models (JHS152). The organizational knowledge is connected to the work process by humans working with the process, defining the knowledge more precise: the knowledge is organizations tacit knowledge (Aalst & Hee 2002). Continuing, knowledge management is needed in work process in order to have the right knowledge for a right person at right time to achieve the process. (Aalst & Hee 2002)

3.3 Process identification

The illustration of the work process to process model starts when the examined process is chosen and identified. (Aalst & Hee 2002; JHS 152; Kumar 2018) Process identification helps to answer following questions:

1. Why do we exist?
2. In what activities or operation do we carry out our core processes?
3. What is our plan?
4. Why we are paid?

(Aalst & Hee 2002)

In process identification Aalst & Hee (2002) mention that the customers, interest groups, their interests, products or services offered, internal services and resources should be considered. Furthermore, Laamanen (2007) in the other hand point out that inputs, outputs, start-point, finish-point and actors should be considered. These all factors affect to the wholeness of the process. Both states, that the process identification and delimitation is

creating important base for process modeling. (Aalst & Hee 2002; Laamanen 2007) Furthermore, Laamanen (2007) continues that in order to achieve good process models the way of modeling the processes has to be discussed. He states, that only flow charts are not sufficient to good process modeling. Therefore, discussion about what will be presented in the process model and what will be outside is important part of process modeling. Laamanen (2007) states that the discussion should be headed towards choosing the most essential things to process descriptions.

Features of process forms the characterizes like shapes and size of process (Kumar 2018). Before starting to illustrate the work process important features of the specific process have to be identified. Kumar (2018) states that the important features of processes are size, start and end point, time sensitiveness and complicating factors in the process. Process size is related to the number of activities in the process. (Kumar 2018) Furthermore, the possibility of different paths from start to end in a process makes the process complex. In addition, Laamanen (2007) points out that the notation used to model processes should be simple.

Furthermore, Luukkonen et. al. (2012) states that before starting to illustrate or model the process the target and the goal need to be defined like the main reason and purpose of use. In addition, Laamanen (2007) shares the idea, that the main reason and the goal of process modeling have to be identified. Other factors that Luukkonen et. al. (2012) mention that should be discussed before starting to model are the timeline, scope, focus, notation, resources and is the modeling done to present condition or to target condition.

3.4 Process illustration

After the process identification, introduced in the previous chapter, key thing is to choose the level of definition of the illustration (Aalst & Hee 2002; JHS152). JHS152 divides process modeling to four levels: process flow chart, operations model, process flow and work flow (*Fin. prosessikartta, toimintamalli, prosessin kulku, työnkulku*). The particularity is increasing from process flow chart towards work flow. According to Luukkonen et. al. (2012) there are a several different widely known notations and ways of modeling for business processes. Goals, point of view, level of accuracy et cetera affect the selection of a most suitable notation. Even same modelling type can be illustrated in several different ways depending on the tool or modelling language. Furthermore, same modeling types are also suitable to illustrated different process modelling levels. The goal is to find type of model that is suitable for the specific situation and models the process with good enough quality. (Luukkonen et. al. 2012) Furthermore, Luukkonen et. al. (2012) point out that when choosing the modeling type quality requirements has to also be taken under consideration. For example, in software modeling the accuracy and extent are critical factors.

Process flow charts are illustrating the organizations actions in a whole. In this level, the most important processes are identified, and the organization and operational environment is reduced furthermore, the interfaces and interdependences are not described on this level (JHS152). According to JHS152 operations models take a stand on how processes are divided to sub-processes. Also, interfaces are illustrated. The process flow describes the operations, sub-processes, functions furthermore presenting the actors and the roles of actors are services continuing with the interactions between those. (JHS152) The work flow model is the most specific and presents individual's roles and tasks furthermore, the internal and external dependencies and the needed inputs and information sources. The specialty on the work flow level is the focus to information flows during the process. (JHS152)

Before continuing, the specific process is chosen to closer examination. The level of definition affects the choosing of process model (JHS152). Continuing with the starting point, the start and end or the examined process is identified and furthermore, the inputs and results of the process and also how and what kind knowledge is formed in the process is identified before illustrating the process. (JHS152) The key person is the process owner. The process owner is responsible of the development and maintenance of the process (JHS152) and therefore should be the one to know the process best. Further, the process should be limited in a reasonable way therefore that it will answer to the need and it is useful.

Work processes can be flexible and variable signifying depending on the specific work process, for example work process of insurance claim can differ from time to time depending on the claim situation but in the big picture the work process is the same, and same process model is followed (Aalst & Hee 2002). Therefore, it can be seen that each case is different, but the process is the same. Besides that, the work process can become rather complicated, and according to Aalst & Hee (2002) work process is better kept simpler than more complicated.

To categorize, Aalst & Hee (2002) have done subdivisions for work processes. According to them processes can be divided to primary, secondary and tertiary processes. This can be seen as the mentioned process flow chart level. Furthermore, the primary processes are the production or service process of company. The process where company is in connection with customer and income is made for company. (Aalst & Hee 2002) According to Martinsuo and Blomqvist (2010) primary processes might need resources from organization each department. Furthermore, they continue that the role of processes in an organization depends of the leadership model that is used. The secondary processes are the supporting processes, which includes the all support company has built for the primary processes (Aalst & Hee 2002). The tertiary processes are the managerial processes that coordinates and manages company's processes. (Aalst & Hee 2002) Further, to the tertiary process, in large companies the customer is always right -principle can take over ground from the value of boss's authority and therefore, customers can be very conscious

(Aalst & Hee 2002). Furthermore, the relation between these three process categories is illustrated in Figure 9.

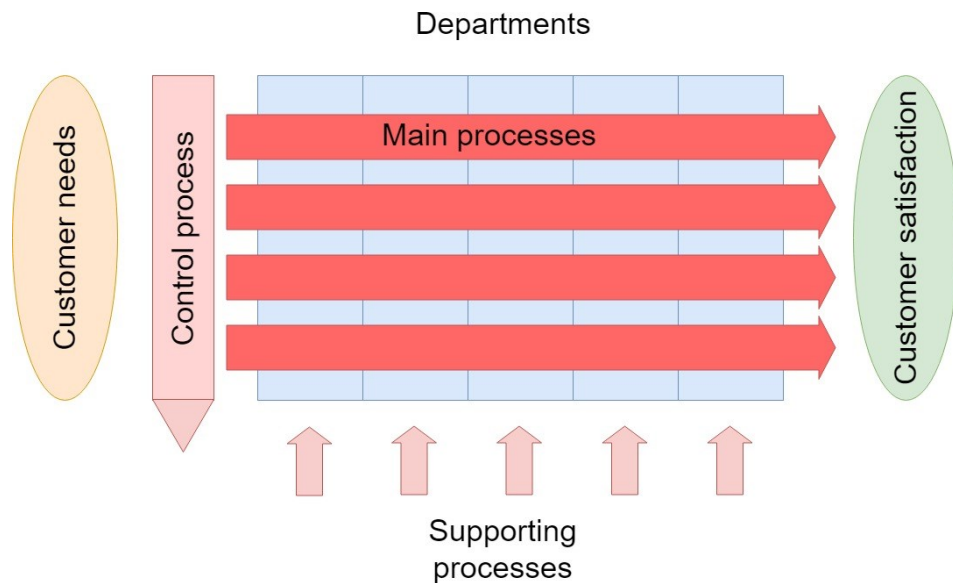


Figure 9. Process categories (modified from JHS152)

In the Figure 9 is represented three process categories and how they are related to the organization. Following this model, process flow chart can be carried out, therefore overall picture of the most important processes of organization is created (JHS152). The processes are illustrated in the figure with red color, main processes or primary processes with darker red – control and supporting processes with lighter red. Blue color illustrates the permanent structures – the departments. The organization processes are formed to answer customer needs producing customer satisfaction. Furthermore, Lecklin (2002) also introduces the main processes and supporting processes, like mentioned above. In addition, he mentions key processes that are the most important processes of organization and furthermore, the priority processes in development point of view. (Lecklin 2002) The main processes go through the organization, supporting processes or secondary processes support the main processes and control process or tertiary process is the one managing the other processes of organization.

Continuing to more accurate level – processes can be divided to smaller parts, and that way it is possible to have several smaller processes instead of one very complicated one. That level of process modeling according to JHS152 is operations model. Figure 10 illustrates the possibility of dividing a bigger process to smaller parts and combining the original process from the smaller processes.

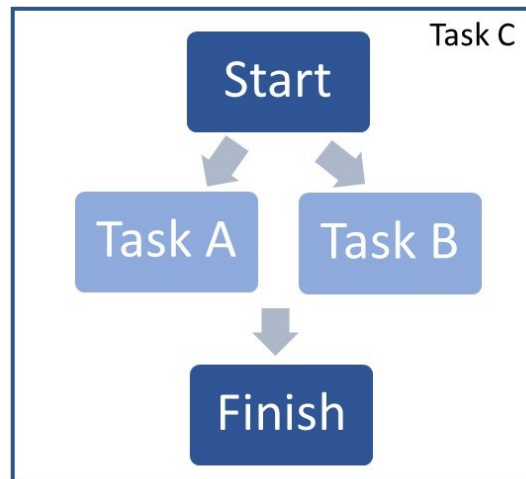


Figure 10. Combination of work processes (modified from Aalst & Hee 2002)

The situation described above where one process is combination of several processes with different cases is the most common according to (Aalst & Hee 2002). Furthermore, operations model takes a stand to process hierarchy therefore, presents how different processes are connected (JHS152). In the Figure 10 is illustrated how task C includes start and finish and two simultaneous smaller tasks A and B. Therefore, the aim of this figure is to illustrate how task C can be split in to smaller tasks therefore, the task C is not illustrated so complicatedly.

Continuing with the process modeling levels JHS152 introduced, process flow illustrates more accurately the actions during the process. For example, operations, functions and actors are presented. (JHS152) Furthermore, the process flow -level should bring up the challenges of ongoing processes (JHS152). Furthermore, Lecklin (2002) introduces flow chart as a way to model processes in detail. Flow chart proceeds from start to finish presenting alternative ways. In the following Figure 11 is presented an example of process flow. There is presented different actors as the roles 1,2 and 3 and actions they do and furthermore, decisions.

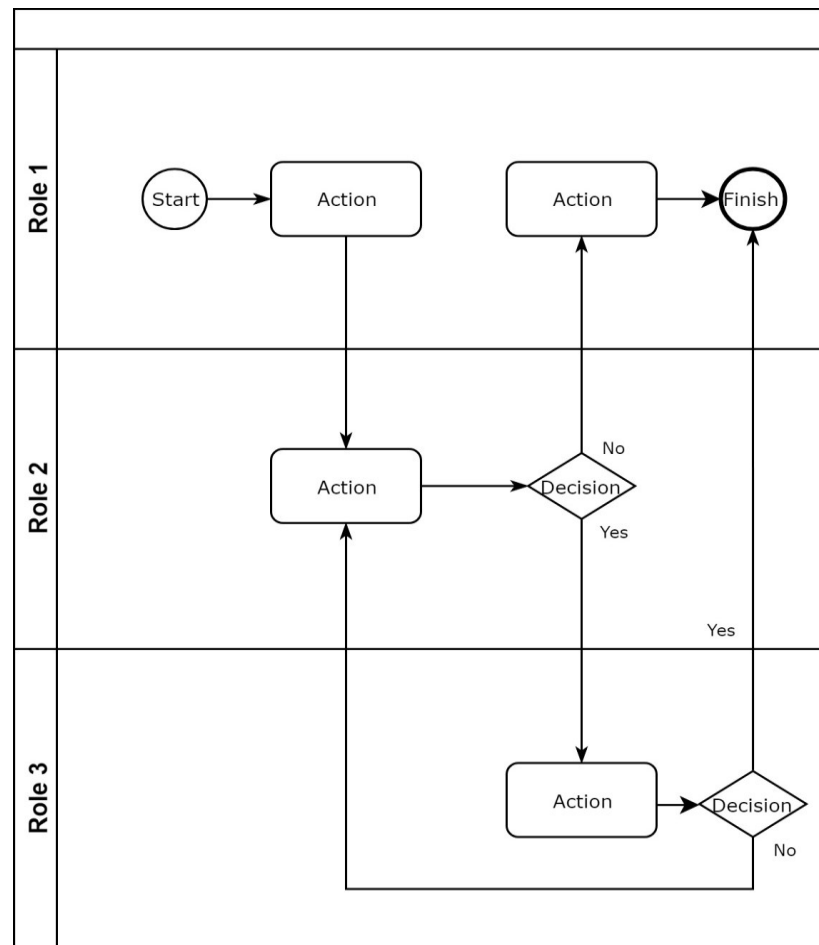


Figure 11. Process flow

Furthermore, process flow can be presented also for example with flow charts that do not have own lines for different actors. (Lecklin 2002) Work flow is the most detailed process model according to JHS152. Work flow presents operations, actions, responsibilities and information flows. In the Figure 12, is presented very simple example of work flow in case of doing weekly course exercises.

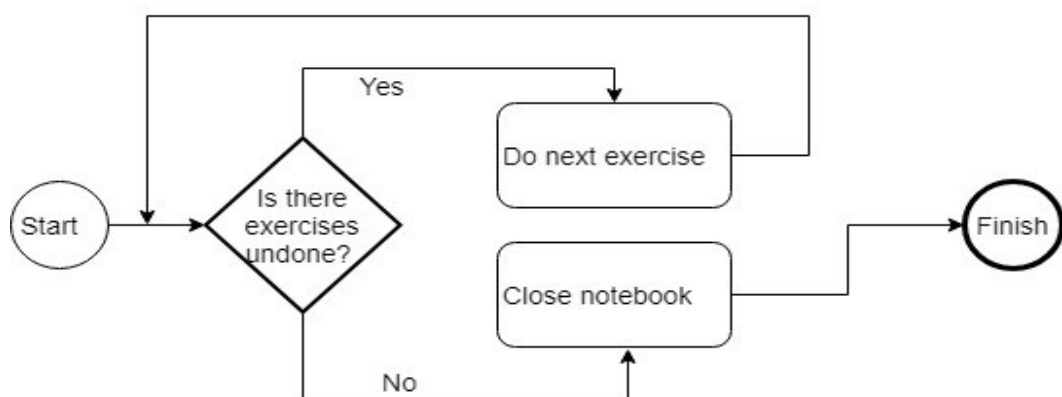


Figure 12. Work flow

Work flow level is used for example when instructions are done for completing some process (JHS152) The work flow accurately presents the actors' tasks during the process and furthermore, specialty on this level is the presented information flows. (JHS152) Luukkonen et. al. (2012) states that the work flow level is presented from actor's point of view and the actions are done by an actor.

Information systems have become more and more a part of work processes. Complicated work processes are tried to make more manageable with the support of information systems (Aalst & Hee 2002). Also, Kumar (2018) states that technology – hardware and software – are a key factor in processes. Aalst & Hee (2002) categorize work process supporting information technology systems: office information systems, knowledge-management systems, decision-support systems and control systems. Table 1. summarizes the usages of the information systems categories.

Table 1. Information systems categories. (Aalst & Hee 2002)

Information system category	Use in the business process
Office information systems	Systems supporting: writing, drawing, calculating, filling, communicating etc. Systems does not contain knowledge themselves.
Transaction-processing systems	Systems doing business transactions. Register and communicate changes in the circumstance of a process.
Knowledge management systems	Systems that gain and share knowledge to knowledge workers. For example, search engine.
Decision-support systems	Systems based on mathematical models or expert systems that helps decision making in interaction with people.
Control systems	Systems that implement decisions entirely automatically.

The information systems categories help to categorize the systems used in an examined workflow. Information systems might be a combination of the information systems categories introduced above (Aalst & Hee 2002). These are common high-level categories that helps to categorize the information systems. To actually form the work process illustration one way to start is to just write a description of the process for example using bullet points. (Kumar 2018) In this level it can be already thought of what actions happen at the same time and what actions have alternative roots. This way of proceeding in the illustration is not always easy if the process is complicated.

One way for work process illustration is to use business process mapping. Especially business process mapping takes a stand about business activities, actors, responsibilities and standards. (Lucidchart 2018) Business process mapping is close to business process modeling, but the difference is that mapping is focusing more on illustrating present situation – how the process is done currently. Business process modeling is focusing on the optimization or how the process should be done. (Smartdraw 2018; Appian 2018) Depending on a level of the illustration, business process mapping can be on a process flow level or on a work flow level. Furthermore, business process mapping is one way to head towards standardizing processes of an organization. (Lucidchart 2018) It is the first step, and after standard models of processes, the comparison of processes is easier. One key goal of business process modeling is also visualizing structure of business process and maps makes it easier to understand the process. (Lucidchart 2018)

Business process mapping has standardized symbols. (Lucidchart 2018) The symbols are presented in appendix D. The aim of the symbols is that the models are as easy to read as possible when the symbols are widely known. Later in the empirical part process modeling will be done. The level of the process modeling will be done in process flow chart and process flow – level. The modeling methods introduced above will be used in addition with business process mapping.

3.5 Process lifecycle

Like above was mentioned processes are modeled for tools of leading, managing and improving processes. (Kumar 2018) The process lifecycle in the Figure 13 is focusing to the improving processes. This life cycle is heading to development and improvement furthermore, it is a cycle to illustrate the continuous development of processes. (Kumar 2018)

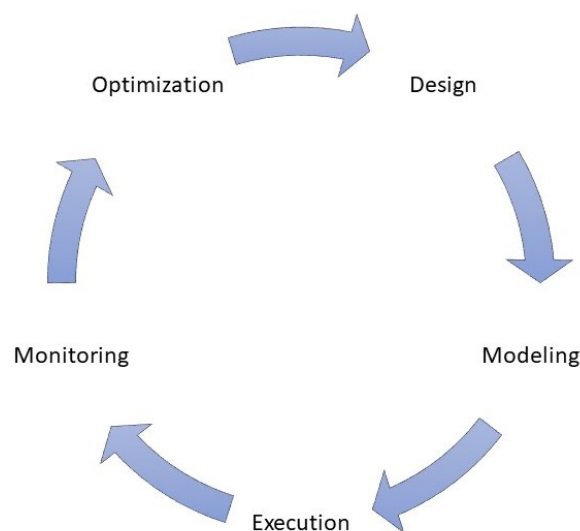


Figure 13. Process lifecycle (modified from Kumar 2018)

The presented process lifecycle is following Kumar's (2018) and McCormick's (2012) ideas, also Martinsuo & Blomqvist (2010) present the general steps for process development, that reproduces the process lifecycle. Furthermore, they state that key object in the middle is goals – what kind of development project is in the consideration. (Martinsuo & Blomqvist 2010) The theory of the cycle is how business processes should be developed continuously. Even though it is a cycle, it starts from designing. That step stands for the phase where business process is both identified, and also new business processes are designed. Design phase emphasizes the process flow, the actors and the tasks handled during the process. (McCormick 2012; Nurcan et. al. 2012) Modeling phase includes testing the designed process. In this phase, different variables are changed and are estimations of how the process is affected are made. In the execution part both software and human intervention are often used. (McCormick 2012) After this the process is monitored, where the operation of the process is examined, evaluated and analyzed. The aim is to find out problems and identify them, so they can be fixed. (McCormick 2012; Nurcan et. al. 2012) Furthermore, before the cycle starts all over again, optimization is done. The optimization is a phase where problems and bottlenecks are tried to replace with improved processes. (McCormick 2012) After all these steps are completed the cycle starts again. Furthermore, Aalst and Hee (2002) stated that before there were only three steps to the process lifecycle: designing or redesigning, implementing and running the process. Laamanen (2007) adds, that the feedback is an important part of processes, because concept of process is to have something repetitive that can be developed.

Another point of view on the process lifecycle, Lecklin (2002) presents opinion of process development with three main steps. The Lecklin's (2002) point of view is illustrated in Figure 14.

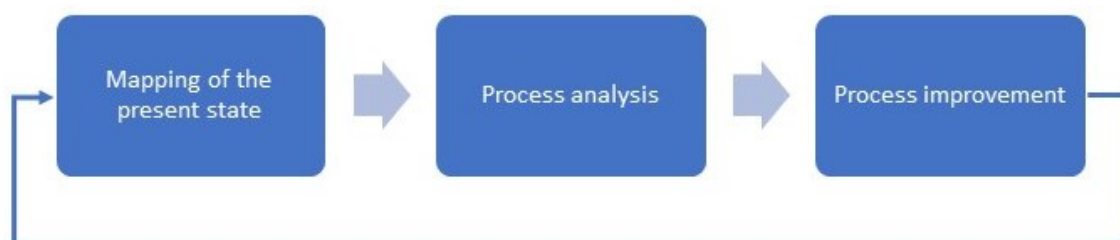


Figure 14. Process development (Modified from Lecklin 2002)

The Lecklin's (2002) process development model includes mapping of the present state, process analysis and process improvement, furthermore also this model is circulated, and the goal is to do the process development continuously. Furthermore, as mentioned above the mapping of the presented state is the first step of process development. Therefore, way of process modelling presented above are tool for the first step of this process development model. As a result of process analysis, the development method is chosen. Process analysis -step is to clear out the problems of processes and to solve those. Process improvement -step is for complete the development by putting the new process into operation. (Lecklin 2002) Unlike above in the previous chapter, Lecklin (2002) mentions also

the mental or cultural development and he mentions that the key thing to succeed is mental change in the organization.

According to Kumar (2018) the main roles related to this process lifecycle or process development are business, information technology and operational roles. Kumar (2018) also introduces closer the responsibilities of each of these roles. Business roles are responsible for understanding the business and reflecting the business development to processes and how processes should be improved in order to achieve the business development goals. The information security roles understand the technology and the supporting processes. Those roles are responsible of the technology enabling the processes – the development and maintenance. Operational roles include responsibility of the overall process and for example, the success of implementation. The operational role is often the process owner's responsibility. (Kumar 2018) Furthermore, together the different roles maintain the process lifecycle. These roles also relate to the Figure 9 illustrating process categories. The business role is related to main processes, furthermore information roles can also be related to the main processes but also, they are strongly related to the supporting processes. The operational role who is responsible of the overall process is related to the control process. (Kumar 2018) On the other hand Linderman et. al. (2010) state that process management can create knowledge with leadership, technical support, social support and process improvement techniques. They argue that leaders and social support are critical in creating and maintaining an infrastructure that will enable knowledge creation in process development. (Linderman et. al. 2010) Later on in the empirical research will take a stand about cooperation of the elements presented in the theory chapter.

4. RESEARCH METHODOLOGY

4.1 Research strategy

According to Saunders et al. (2009) the research is an inductive case study, for the reason that the aim of the study is to produce a current state for a specific case company, furthermore the investigated private distribution's sales organizations' work process is not based on an existing specific theory or model; the aim is to observe the work process and form a current status about it. The research strategy is built according to research onion and visualized in Figure 15.

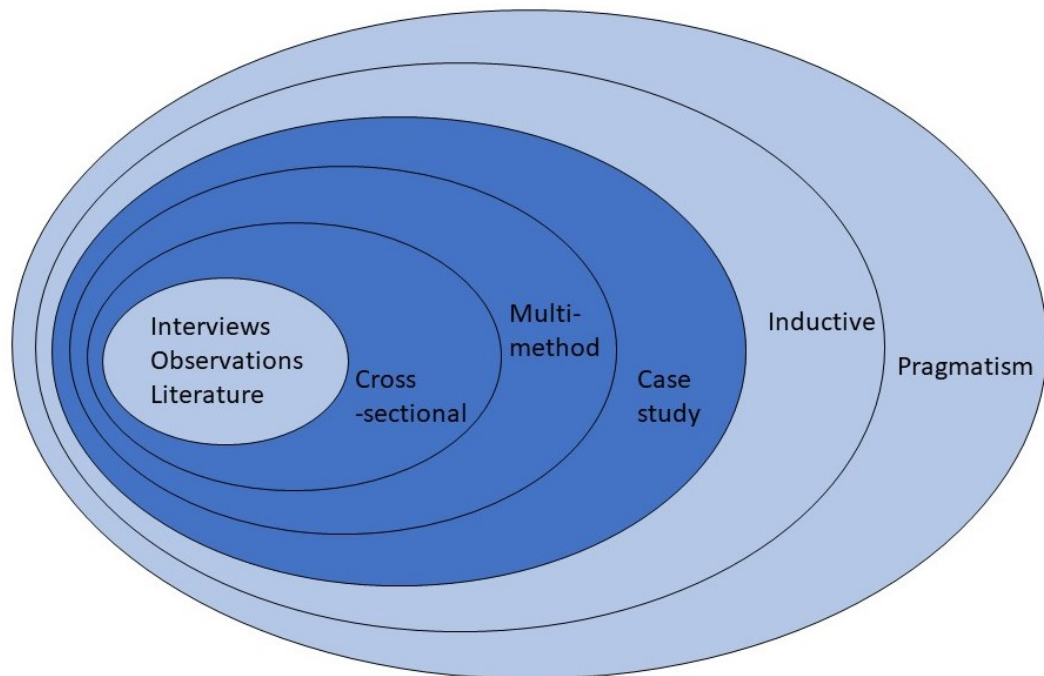


Figure 15. Chosen data collection methods (modified from Saunders et al. 2009)

The Figure 15 is showing the chosen data collection methods of the research, furthermore modeling the research strategy. The purpose of the research is descripto-explanatory study since the study is forming an accurate profile of situation in addition explaining the relationship between private distribution sales agent and information (Saunders et al. 2009). On the research onion's the first and outermost layer is the philosophy of the research. The philosophy of this thesis is pragmatism because the research is done outside of the examination organization and the focus is in the answering of the research question from the practical viewpoint. The pragmatism also enables both observations and subjectivity. (Saunders et al. 2009) Furthermore, often inductive and deductive case studies are following the pragmatism or realism philosophy.

Theory of information sharing, and knowledge management are a fairly researched topic. Furthermore, there is a several data and information management and sharing models and theories. Furthermore, the research is focusing to specific work process and information sharing during the process and goal is to compare the process in different countries which has all their own processes. Therefore, this thesis is not based on any specific theory; the aim of the thesis is to form a current status. Furthermore, this thesis is an inductive research as the purpose is to form the information management model in this particular organization. In addition, Saunders et. al. (2009 p. 127) mentions that induction emphasizes gaining an understanding of the meaning humans attach to events. This is also describing the research situation therefore; the research is inductive.

The research strategy is a case study since the research is done for specific case company. Furthermore, the research is observing and analyzing intensively one specific event; the private distribution sales agents' work process. Furthermore, the research has an empirical investigation of a particular phenomenon in company's real-life context and that makes it case study (Noor 2008). Adding, according to Yin (2003) case study attracts attention towards an import topic. Continuing, according to Saunders et al. (2009) it is common that case study is used in explanatory researches. Furthermore, data collection techniques in case studies may be for example interviews and observation like in this research observation and interviews establish the main data collection techniques (Saunders et al. 2009) Furthermore, Saunders et al. (2009) confirms that case study is a good strategy when aim of the research is to form a rich understanding of certain context.

The observation and interview data are qualitative therefore, the data is not numeric, the data can be words, pictures et cetera. Continuing to the research onion's next layer; the data collection choice is the way how quantitative and qualitative techniques and procedures are combined (Saunders et al. 2009 p. 151.) Furthermore, the research choice of this research is multi-method one. The choice multi-method means that the research is collecting and analyzing data with more than one method (Saunders et al. 2009). The data collection of the empiric part of thesis happens with interviews and observations.

The next layer of the research onion stands for the time horizon. The choice of cross-sectional time horizon is natural in this research therefore, the research is investigating the case organization in a particular time. According to Saunders et al. (2009) research that is looking in to particular time the time horizon is called cross-sectional. The goal of the thesis is to clarify the current situation in the organization therefore, the goal of the thesis confirms the research time horizon.

Inside the research onion are the data collection techniques and procedures of the research. The research data is collected with literature, interviews and observations. The research question is concerned what the sales agents in private distribution at case company do therefore, observation is a natural data collection technique; as Saunders et al.

(2009 p. 288) and Eriksson & Kovalainen (2008) confirm that observation is way to discover what people do. Interviews, furthermore semi-structured and unstructured interviews, are commonly part of qualitative data collecting (Saunders et al. 2009 p.320). Furthermore, interview is a suitable way to collect peoples' opinions and understandings in addition interviews helps to understand people and their actions.

4.2 Research process

Saunders et al. (2009) describes that research process often includes following phases: formulating and clarifying a topic, reviewing the literature, designing the research, collecting data, analyzing data and writing up. This thesis is also going through the phases shown below in Figure 16. The thesis is divided to two parts: the theoretical part and the empirical part. Furthermore, research is completed theoretical literature review and empirical research interlocked.

The theoretical part supports the empirical research furthermore, empirical research is leaning to frameworks and theories found in literature review. The process starts with the theoretical literature review, same time forming an understanding of the case organization focusing especially to the one segment to be examined: sales organization of private distribution. The understanding of the sales organization of private sales and services is constructed by introductions and orientations of the sales organization, each country at a time. The understanding of the organization supports the forming process of interviews' and observations' frame. One observations frame was formed for observations of sales agents. Interview questions frames were done for each of the work position groups. Furthermore, persons working as sales agent or with business development and supporting systems were interviewed for the thesis.

The observation and interview part is done country by country therefore, empirical research is focusing on one country at the time. After the observations and interviews the empirical research is done. Furthermore, the data is combined, and empirical results are reflected to theory before results are introduced. The completeness of thesis is carried out during six-month period.

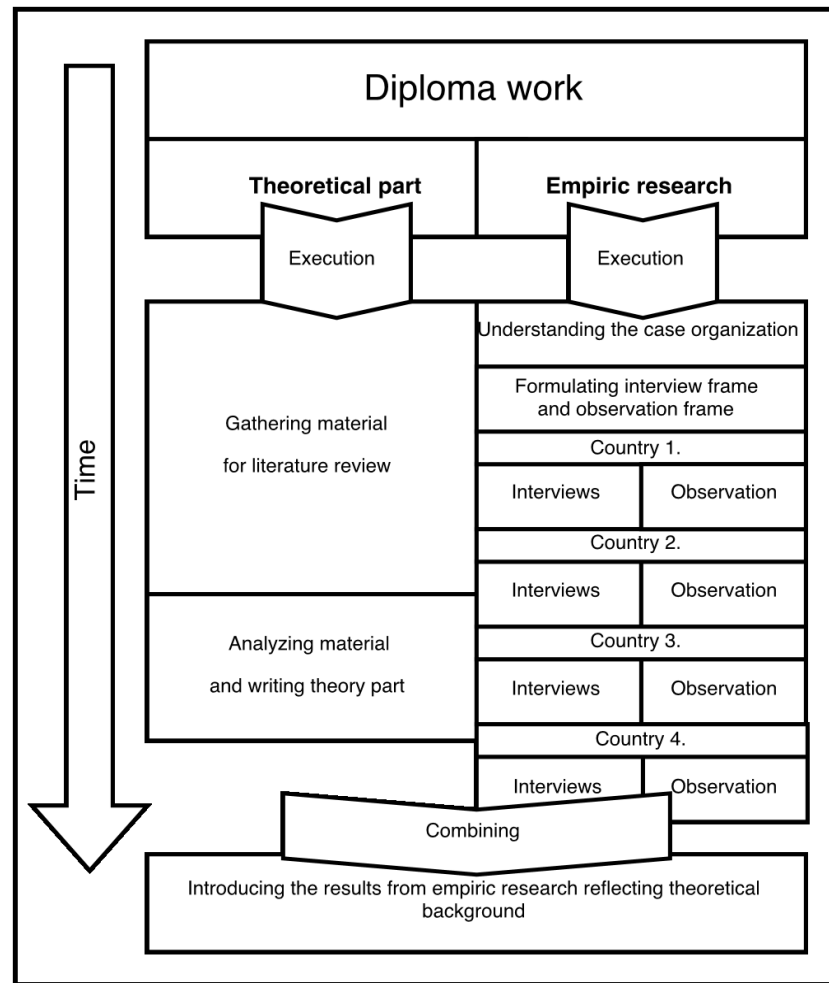


Figure 16. Thesis progress

The material for theoretical part referring to the literature review was gathered from TUT library and by searches done in TUT's Andor database and Google Scholar. The material was searched with both Finnish and English search terms:

- "information management"
- "knowledge management"
- "knowledge management" AND organization
- "master data management"
- "business process"
- "business process management"
- "business process modeling"
- "prosessin mallintaminen" (*Eng. process modeling*)
- "process mapping"
- "customer service" AND "sales organization"

Besides the search terms also filters were applied when searching. For example, only articles that had full text available were filtered. Articles that had only abstract et cetera available were excluded as they did not offer full understanding for the articles.

The actual empirical research is done each examination country at time. The empirical research in each country includes observation and interviews. Time spent on each countries' observation and interview part was approximately two weeks. The comprehensive overview of sales agents' work process is based on observations of agents work and interviewing agents, their leaders and persons working in support. After the empirical data collection, the data is analyzed, and the sales process is formed for each country and those are compared. In the end, empirical findings are reflected to theory and results are introduced. In addition, the research questions are answered, and evaluation of the research is done.

4.2.1 Observations

According to Saunders et al. (2009 p. 288) observation includes systematic recording, describing, analyzing and interpretation of people's behavior. Observations are divided to two different types; participant observation is collecting qualitative data and structured observation is collecting quantitative data. Therefore, to collect qualitative data participant observation was chosen to this thesis. Furthermore, researcher's role was revealed to the observed. According to Saunders et. al. (2009) when researcher's identity is revealed, and the researcher observes activity the researcher's role is observe as participant. Observations were not recorded as the observations included customers identity data and other personal information that is not supposed to be gathered. Furthermore, that kind of data was also not relevant for the research and therefore notes were done only about the process, not the customers personal information. The identity of all customers connected during the observations are anonym in the research. Data was collected by notes.

The observations were done to each experiment country at time and the observations were done to sales agents. The goal was to do observations to each country in two days but in Finland the observations were done in longer period of time because the scheduling of the observations did not need travel and therefore more flexible schedule was an option. Four to twelve sales agents were observed in each country, each for one hour.

Observations did not have any specific structure. In order to collect data about the work process notes mainly focused on sales agent's actions. To have a good overview about work process in each country 4 to 12 sales agents were chosen in each country. Agents were from inbound- and outbound-teams. But only one location in each country was observed. Most of observations were carried out by co-listening to customer calls. Rest were done to personnel working only with e-tasks and therefore observations did not include calls. The aim of the observation was explained to the sales agents' therefore, observations were participant observations like mentioned above. Notes were done from each observation based on customer contact. All actions, like what systems sales agent opens, what systems opens automatically, what sales agent tells for example, focus to missing insurances or noting missing contact information, were written down. Also, open questions were written down and asked after observations.

Sampling method was used to find personnel for observation. The sampling method of the thesis is non-probability sampling furthermore, purposive sampling. According to Saunders et al. (2009) the method is used commonly for example in case studies when the samples are small. In purposive sampling method, the target persons are self-chosen. Furthermore, contact persons are used in each country to find observed sales agents. Contact person, furthermore, responsible person of sales & services on private distribution in each country is contacted and asked to find the target people. Table 2 illustrates the observed persons and amounts of observation in each country.

Table 2. Observed sales agents in each country

Country	Team	Amount of observations
Finland	Inbound	10
Finland	Outbound	2
Norway	Inbound	6
Denmark	Inbound	4
Denmark	Outbound	2
Sweden	Inbound	2
Sweden	Outbound	1

Repeated actions done during work process were recognized, and therefore the observations enable to create base on for the process illustrations. The similarities and differences of sales agents' work compared to the other observations done in the same country are marked. After observations summary of the actions, similarities and differences in one country were done. Continuing, later on the comparison between other countries were mostly based on the country summaries.

4.2.2 Interviews

The thesis interview part is done with semi-structured interviews. The goal of the research is to describe current status of the sales agents' work process in four different countries. Therefore, semi-structured interviews enable variety of the questions in different interviews for example by giving a specific organizational context. In a semi-structured interview interviewer has a list of question but enables also a discussion during the interview

adding, that the questions are able to variate depending on the conversation during interview. (Saunders et al. 2009 p. 320.)

Further, also in this thesis interviews have a list of questions like typical is for semi-structured interviews. Interviews help to answer sub research questions 3 and 4. The sub research questions are heading to the overview about sales agents work process. Interviews were done to the same persons that where observed furthermore, the interviews were done after the observation part. Harvard Strategies for Qualitative Interviews (Strategies for Qualitative Interviews 2018) states that the interview questions in qualitative interviews should be simple, therefore the interviewee understands the questions without supplementary questions. Further, the questions should be open questions that cannot be answered with one word. Interviews that are collecting qualitative data should be used to understand and answer to questions “what”, “how” and “why” (Saunders et al. 2009). The interview questions of the thesis were formed with these guidelines.

Furthermore, because the interviews are done with semi-structured method the development and redesign of the interview questions is possible between interviews. (Saunders et. al. 2009). The development and redesigning of interview questions is done mostly to the sales agents’ interview questions as they are the once to be observed. The interview situation with sales agents was interactive as the same person was observed first for one hour and the interview was done after the observation. Therefore, additional questions came up regarding the observations part and findings done during the observation. Furthermore, some interview questions were answered already during the observation part and therefore experienced as unnecessary to ask.

Interviews were done in all four examination countries. Furthermore, to reach a comprehensive picture about the sales agents work process persons in different work positions are interviewed. Different interview questions were formed depending on the interviewee’s position in the case organization. The empirical research is starting with Finland furthermore, for the reason that more observations and interviews were done in Finland. This approach enabled to reach better understanding about the case organizations and the whole insurance business. Furthermore, the several observations and interviews prepared to the concentrations of the other countries therefore after the specific picture of case company’s business is easier to understand what are the key points and factors that should be consecrated in the other countries also. Furthermore, work location in Finland enabled to spend more time acquitting to sales agent’s work process in Finland.

Interviews are done face-to-face and notes are taken from each interview. Interviews for persons in different position and used interview question frame in each country is presented in the Table 3 Interviews focuses to sales agents’ work therefore; the main goal of thesis is to strive to comprehensively define private distribution’s sales agents’ work process in Nordic countries. Other interviews support the big picture and help to answer the question about the organizational knowledge management during the process.

Table 3. Interviewed persons in each country

Country	Interview subject	Interviewee	Number of interviews
Finland	Sales agent work	Sales agent	12
Finland	Supporting systems	Contact center specialist	2
Finland	Workforce management/ sales agents work from leader point of view	Resource planner	1
Finland	Sales agents' orientation	Team competence leader	1
Finland	Effect of business development	Business developer	1
Norway	Sales agent work	Sales agent	6
Norway	Sales agents' orientation, work force management, sales agents work from leader point of view	Contact center team leader	1
Norway	Supporting systems	Business contact center specialist	1
Denmark	Sales agents work	Sales agent	6
Denmark	Sales agents' orientation, work force management, sales agents work from leader point of view, supporting systems	IT Contact center specialist, previously worked as contact center team leader	1
Sweden	Sales agents work	Sales agent	3
Sweden	Sales agents' orientation, work force management, sales agents work from leader point of view	Contact center team leader	1
Sweden	Supporting systems	IT Contact center specialist	1

The table presents the titles of interviewees and number of interviews concerning each subject. Subjects interviews concerned were sales agents work, sales agents' orientation, supporting systems, team leading, work force management and effect of business development. As can be seen from the table and was mentioned above more interviews is done in Finland. Interviews about sales agents work, team leading, sales agents' orientation, work force management and supporting systems is done in each country. In some countries, some of the interviews are done to some interviewee. In addition to the persons interviewed and presented in Table 3 also specifying questions were asked from two persons by email.

The same sampling method, non-probability sampling, used in observations is also used in interviews. For the start, all the observed sales agents are also interviewed. Continuing, the other people interviewed were found with the people who give the introduction of each countries private distribution. Furthermore, these contact people also steer forward to find more fitting people for the research.

All the interview frames are presented in appendix A-C. Five different interview question frames were done to complete interviews. All the question frames were done in Finnish and English. Persons in Finland were interviewed in Finnish and persons in other countries were interviewed in English. The different interviews were done to the different position groups that can be seen in the Table 3 above. As the interviews are semi-structured the presented interview frames are functioning as guiding principle, especially observations affected the interviews.

The interviews about sales agent work were done to sales agents' working in outbound and inbound teams. The focus in these interviews is to strive to complete understanding gathered during observations. All sales agents interviewed are observed beforehand. These interviews helped to form understanding about the work sales agent do. And most of the questions were additional questions of the work done during observation. The other interviews support the forming of work process illustration. The other interviews offer knowledge of the sales agents works process from different point of view and help to gain understanding about the things affecting the work process. To put more accurately, interviews focusing to supporting systems are done to people working with system specialist who have a special knowledge about supporting systems. Interview according workforce management is focusing to sales agent's working time and the forming of the working hours. Interviews focusing in sales agent's orientation are offering possibility to understand what kind of training sales agent get and how to work process is described for them in the beginning. The interviews related to business development are trying to focus in what kind of decisions and plans for future are affecting the sales agent's work process. The business development interview is done only once, to better understand the business field, the examination company's present stage and future plans. All the interviews are focusing on Private distributions sales and service team.

4.3 Methods of data analysis

According to (Eriksson & Kovalainen 2008) the dialogue of theory and empirical data is important in order to find a generalized conclusion. Furthermore, this is a significant step to avoid jumping into a generalizing a conclusion too soon, as it is common in goal-orientated business case studies (Eriksson & Kovalainen 2008). The data analysis is done separately from the empiric data collection part.

Interviews and observations produce qualitative data. The characteristic of qualitative data is that it is not standard and need some classification. (Saunders et. al. 2009; Miles & Huberman 1994) Furthermore, the actual words have more value and meaning in qualitative data. In addition, the methods of data analysis are based on classifications and conceptualization of words. (Bell & Bryman 2007) Qualitative data-analysis enables to examine processes whereas quantitative data-analysis is more static. Furthermore, in qualitative data analysis the words will be analyzed, and they can be assembled, subclustered, broken into semiotic segment (Miles & Huberman 1994).

In addition, to recognize these from the qualitative data some preliminary understanding is needed. Furthermore, the preliminary understanding enables to do interpretations and understand different affective dimensions. Whereas the preliminary understanding enables to make interpretations, another point of view is that to analyze the data, neural has to be able to break away from the past perceptions. Literature review and getting to know the organization offer preliminary understanding to evaluate and interpret the data to be analyzed. (Saunders et. al. 2009)

According to Eriksson & Kovalainen (2008) the qualitative data analyzation can be divided roughly to four steps that are also followed in this research. In comparison Saunders et. al. (2009) recognizes three ways to analyze qualitative data. First step by Eriksson & Kovalainen (2008) is to get to know the collected data. Reading and clarifying notes from observations and interviews is done during the first step.

The data analysis follows with second step: categorizing the collected data. The data analysis focuses on themes, categories, activities and patters in order to develop a framework for the case company. (Eriksson & Kovalainen 2008) Also Saunder et. al. (2009) introduces this step, categorizing includes steps of creating the categories and subsequently attaching qualitative data to the categories. Ellram (1996) states that different classes help to find connections between the classes. One way to start the categorization and classification is to use relevance trees. In this part is interesting to concentrate on repetitions. For example, how many times some specific word or action is repeated during observation or interview. Other extreme that is interesting to focus is deviations in the observations and interviews.

The classification and categorization is followed with summarizing the data (Eriksson & Kovalainen 2008). Also, summarizing data is recognized by Saunders et. al. Furthermore, the summarized data enables to find differences of units and point of views – principles guide the categorization and classification to single-valued direction. The goal is to perceive significant differences and interesting findings. (Eriksson & Kovalainen 2008) Saunders et. al. (2009) point out that the main goal of summarizing is to compress notes or produced transcripts into few words. By summarizing the principals should be found. (Saunders et. al. 2009)

Furthermore, the findings can be reflected and connected to literature. (Ellram 1996) The last step is to write down and or visualize the findings and perceptions. Furthermore, the findings are proved with theory. One more way is to present findings with comparison. Furthermore, in this thesis the findings are presented with visualizations and comparison, and those are introduced also with written part. (Eriksson & Kovalainen 2008) Saunders et. al. (2009) introduces structuring using narrative as the third method of analyzing qualitative data.

5. EMPIRICAL FINDINGS

5.1 Examined organization

The case organization examined in empirical research was a large Nordic insurance company. Furthermore, the empirical research is focusing to private distribution and furthermore, to private distribution's sales & service organizations in Finland, Sweden, Norway and Denmark. Main focus is in the sales agents' work process, furthermore empirical part is taking closer look at each examined country individually and later combines the difference to findings. The overview of organization set-up in each country and big picture how the organization works is based on four introductions sessions (one for each country). Later on, the more specific findings of sales agents' work process in each country is based on the observations and interviews done in each country. The introductions were held by persons who have a special understanding of private distribution in each country, furthermore, the persons have specific understanding of the set-up systems-wise, the person's positions presented in Table 4. Furthermore, the introduction sessions were like learning sessions for the researcher to gather information about the examination organizations.

Table 4. The title of the ones who kept the introductions

Country	Person's title
Finland	Service Manager
Sweden	Business Developer
Norway	Business Contact Center Specialist
Denmark	IT Contact Center Specialist

The focus of private distribution is to deal with private customers. Case company has an own organization that takes care of commercial customers and the commercial sales and service organization are not examined in this study. Furthermore, private distribution's sales and service organization is specializing in customer service and sales, the claims are separated to totally own organization and excluded from the research. The case organizations private distribution has also several other units like business development, but the examination is focusing to the sales agents' work in sales & service teams.

The private distribution's sales and service organization is divided roughly to two sides – outbound and inbound. In addition, the concept of inbound and outbound teams is, that

inbound teams are responsible for the incoming contacts from customers and outbound teams are responsible for the active contacting of customers. Therefore, the simplified basic principle is that inbound teams are taking care of the incoming customer flow and outbound teams are taking care of the outgoing flow. Furthermore, the examined teams are not contacting and therefore selling to persons who are not a customer of the company, so in other words outbound teams are contacting only persons that are existing customers. In addition, based on the interviews also these kinds of cold contacts are done by the case company but those are excluded from the research. Furthermore, even the basic division in incoming and outgoing contacts does not mean that the inbound team would not contact customers themselves also. They also contact customers, but they contact customers in situations where customers have left a contact request, they have planned check-ups with customers or they have to ask more questions or gather information about some issues. In addition, all the teams included are not divided by the inbound – outbound division, mix-teams are handling both customer flows depending on a situation, time of day or customer queues. The model mainly was that, some outbound team is able to help with incoming customer stream if the connection channels are congested. All examined countries had some kind of mixed teams even though the functional mode is not the same in each country. In the following Table 5 is presented the amount of inbound, outbound and mixed teams in each examined country. Furthermore, the amount of contact center locations is also presented.

Table 5. Contact center sizes per country

Country	Inbound teams	Outbound teams	Mixed teams	CC locations
Finland	16	12	2 (flex teams)	2
Norway	19	9		3
Denmark	7	2		2
Sweden	18	13	2 (flex teams)	5

The table above (Table 5) strives for an overview of the magnitude of private sales & service contact centers in each of the examined countries. Therefore, notable is that for example Denmark is considerably smaller unit than the others. Moreover, the differentiations of magnitude have to be considered when the countries and the ways of actions in each country is compared – as all ways of action might not be suitable for all different customer flow scopes.

Continuing with the sales & service organization set up, depending on the country the team division differs, country-specific results are presented below. In addition to inbound, outbound and mixed teams, Finland, Denmark and Sweden all have some kind of e-teams. These teams are also handling inbound customer flow and therefore, are placed in the organization and in the table above to inbound teams. All the outbound customer contacts included in this thesis are done by calling the customers first, and therefore there are no own e-teams to outbound flows.

The big picture of the organization of sales and services in each country is the same but smaller details are put into practice differently. Furthermore, sales organization in the case company is carried out, like Aspili (2014) recommended above in chapter 2.3, that service and sales are combined together. Even though the customer flows are divided to outbound and inbound, the basic idea according to the introductions is that sales and service principle is implemented in both flows. Also, in each country, the basic idea is to divide both sales and service organizations to smaller teams. Furthermore, even though each country has separated the inbound and outbound flows, in all introductions were mentioned that inbound teams are also expected to sell products in addition to the customer service. To summarize the setup of the examined unit in all Nordic countries is teams of about 10 to 15 members with its own team leader responsible of inbound and/or outbound private customer flow in contact center.

Later on, the sales agents' work process will be modeled country by country. The models will follow the business process modeling principles introduced above in the theory section. The terms and definitions used in the process models are presented in Table 6.

Table 6. Terms used in process models

Term	Definition
CC	Contact center
Sales Agent or Agent or Sales advisor	Employee working in contact center with inbound or outbound customer flow
CC Team leader or Team leader	Team leader of one contact center's inbound, outbound or mixed team
Ready-time	Agent is focused only on customer work (blended inbound calls and e-tasks)
Backoffice -time	Agent handles scheduled callbacks, offers follow-ups, support calls etc. Lunch and coffee breaks and training are also included.

Green-time	Same as ready-time
E-task	Electrical task from customer to sales agent
INTO-task	Finland's e-task queue system
My page	Online service for customers to follow up their own insurances and claims
WFM	Work force management, WFM-team is responsible for example for sales agents shifts and working with customer flows.
Follow-up work	Tasks sales agent has to do after customer contact, like sending offers.

The terms and abbreviations presented in the table are used in the process visualizations. The table explains the meaning of the words in the figures, as in the extension of the figures there is not enough room to explain these during the use. Work processes have been modeled separately for each examined country. The processes are first modeled on the high level and then divided to outbound and inbound customer contact.

5.2 Finland

5.2.1 Setup

Finland was first location that was examined. Finland has several office locations, but the observations and interviews were done in Turku where the case company has the biggest contact center in Finland. Overall Finland has contact centers in two locations. In Finland, the private sales and service is handled mostly with outbound, inbound and digital teams. Furthermore, in Finland there is a concept about teams who do also from time to time outgoing campaigns besides their main work with inbound customer flow, these team are known as multitalent-teams. Furthermore, mixed teams are teams with part time employees in Finland. The ways that customer can contact customer service in Finland are call, from web page callback request, e-mail, web-form, My Page -message or chat. Furthermore, if there is call queue, customer can leave a callback request also from call queue. Continuing, in Finland customer gets a text message one hour before scheduled call, as reminder of the upcoming call time.

In Finland, the inbound teams are taking care of the customer service contacts coming by phone or e-tasks. The e-tasks in Finland are the contacts sent via customer service form

from open webpage or from My Page and e-mails. All these incoming contacts are blending to same sales agents, furthermore, depending on a situation sales agents can set in the Sisko-systems that are they ready to take calls, e-tasks or both. According to interviews the inbound teams in Finland are functioning similarly, but individuals can have special skills inside teams in addition. Therefore, the individuals have a special know-how of certain situations or customers group. For example, skills in Finland can be child insurances or senior. According to the introduction at the moment seniors are one segment in the focus. The aim is to identify and respond to special needs. It can be utilized by more specific training about certain customer groups. With the skills, the main idea is to, wherever possible, direct the contact concerning the issues to the sales agents with the certain skills. The skills are, according to interviews, like filters for priority calls. As certain contacts are filtered to certain employees where possible and if they are busy the calls are directed to any sales agent. Other notable special units inside inbound teams in Finland are OPN (*fin. oma palvelu neuvoja*) sales agents meaning own service advisors or sales agents handling co-operation bank customers. Customers entitled to own service advisors can have the specific advisor to help them always when they need service. In addition to the previous ones, according to the introduction Finland has also a principle that entry calls, in other words new customers, are directed to sales agent with entry call skill.

At the moment Finland has two digital teams, who are responsible for the chat every other week by turns – during the other week teams are working as a normal inbound team. Furthermore, in the past chat has also been part of the customer flow blending, and therefore any sales agent could have gotten chats. But at the moment in Finland chat is not blending in the same contact center system than other customer contact channels, it is handled in separated system. Therefore, own team is chosen to handle the chat. In addition, according to interviews in Finland principle is that chat teams have employees who are especially skilled at fast writing and correct spelling. As was mentioned in the interviews, in Finland opinion is that some employees are more suitable for tasks including real time written communication. Therefore, at the moment Finland does not have plans to start blending chat to all inbound teams, even after the contact center solutions has been changed to the Nordic one, the blending would be possible. As was mentioned in the interviews the possible scenario would be to have a special chat skill to the persons who will handle the chat contacts in the future, and therefore the incoming contacts would be filtered by the skills. Continuing with the chat setup in Finland, also chatbots are also implemented. At the moment in the scope of the research the remarkable chatbot is the chatbot Emma working with every customer service chat, at least in the beginning. Emma starts the customer service when customer writes in the customer service chat at the company's web page. Depending on the situation customer can be satisfied with chatbots answer. Furthermore, if the chatbot cannot help customer enough chatbot offers a possibility to ask a callback or transfer the chat to sales agent. The option to change to sales agent will be hidden if there is queue, so the option to transfer the chat to a sales agent is offered only if some sales agent working with chat is free. According to the introduction, the

present state was that chatbot handled 70% of the chats. In addition, a lot of development with the chatbot is done daily. Everyday chat conversations are considered and new ways of saying or new answers are created for the chatbot. Also, new functionalities are created, so that the chatbot could serve customer even better. The chatbot is some sales agent's, the chatbot whisperer's, full time job. The research is considering only sales agents' work process, therefore chatbot is covered only as a step in the process model.

Outbound teams are contacting customer based on events or campaigns indicated to different customer groups. Furthermore, the start teams are grouped as outbound teams, at the moment Finland has two start teams, and in the Table 5 above these are marked as outbound teams. According to the interviews the different events can be for example recently moved customers or banded web contacts, furthermore the customer groups can be for example customers that have come for the company via some partner. Furthermore, one special outbound team pointed out in the interviews was a rescue team who contacts customers that had changed company. As mentioned above outbound teams are working mostly as predictive teams as they contact customer when company predicts they might need service. According to observations and interviews other segment that takes a lot of time is callbacks the outbound team handles. According to introduction the targets groups are mainly divided by the teams, but in order to achieve bigger volume also several teams can focus to same target group. Besides the identified events and campaigns also pilots were mentioned in the introduction about Finland. The pilots are according to the introduction target groups for short period of time like motorcycle insurance campaign during springtime. Furthermore, according to the interviews the outbound distribution is and has been under development. On exception mentioned in the introduction was that at the moment in Finland is own campaign manager responsible of the campaigns, this was before part of another team and now it is its own resource. The goal at the moment is to serve as many customers as possible as well as possible. This trend is supported by work that customer service gets leads from customer relationship management (CRM) about which customer they should call for example if customer has had a big change in their life. Furthermore, in the introductions the timing was emphasized, therefore case company has perceived that the timing is most relevant, when customer is connected in the right time the hit rate and customer satisfaction is better at least according to interviewed employees. Therefore, according to the introduction: *"There are no wrong campaigns, but the timing is most important"*. The view concerning Finland was based on a previous customer satisfaction survey that showed that customers wants that the insurance company is in contact with them, and therefore shows the customer that they are interested about the customers' life. Another point of view is to increase the efficiency as the outbound teams have tasks more evenly as there are more work with customer relationships than before. The previous business model was not focusing as much on existing customers, and therefore outbound did not have as much calls for the existing customers, and they could have faced a situation where there are no planned calls to do anymore. Furthermore, outbound

teams are working mostly predictively as the sales agent does not dial the customers number themselves, the system does that automatically and therefore, sales agent only marks themselves as ready in the systems and the calls starts automatically and they do not know beforehand who they are calling. Furthermore, Finland has also a model, called preview mode, when systems first opens information about the customer and then sales agent manually starts the call. Furthermore, according to interviews this way is slower as the sales agent easily get stuck of practicing too accurately what they will say during the call.

According to interviews, Finland have multi talent -teams focusing on inbound and outbound depending on the customer flow. Above these teams are marked to the Table 5 as mixed teams because that was the name used in other examined countries. Multi talent -teams are trained to have skills to handle both inbound and outbound customer flows. The goal of multitalented teams is to bring flexibility to serve customer as the teams are able to handle both incoming and outgoing contacts depending on a situation. According to the sales agent interviews, when campaign call starts sales agent can see a short description of the outgoing campaign from Sisko. According to the introduction mix teams are helping with inbound overflow. Besides these, in Finland there are some flex teams that have mostly part-time employees, and their principle is to work with inbound customer flow flexibly, therefore in the evening and the weekends and at rush seasons.

One more aspect that is part of the set up in each country is the way to work with callbacks to customers. In Finland, according to the interviewed sales agents the current method is that they try to reach the customer two times in case of sales agents own task, and if customer has left a callback request they try to reach the customer three times. If customer is not reached they are to send a message about the connection tries.

5.2.2 Systems

The systems setup in Finland in contact centers is working with following main systems: Sisko, ASHA, SPS, Primus and Samper. There are also several other systems which are introduced later on. ASHA is a customer management system and is used for customer search. In addition, ASHA is company's own system in Finland.

Sisko is a contact center solution that is still used in Finland. Furthermore, Nordic solution Puzzel for contact center will be implemented also in Finland in the near future. For now, Sisko provides tasks for sales agent. Sisko can provide either calls, e-mails or e-tasks depending on the customer lines and the sales agent's choices therefore, blending is used in Finland. Furthermore, blending has been in use for 10 years and incoming calls are set as the priority, web-forms and e-mails system will send to sales agents if there is no incoming call queue, and therefore they always have something to do. According to the interviews the blending feature was well-liked, as it enables to have more variety of tasks during days. Continuing, according to the interviews and observations from time to time

the blending is not effective enough for the e-task queue and then the work force management (WFM) department instructs certain inbound teams to focus only on e-tasks, and then they choose from Sisko to only receive e-tasks and no inbound calls. According to interviews, this happens for example before holidays as they want to handle all e-tasks before office is closed. Therefore, also the teams are getting ready to the customer flow peak coming after holidays. This method was also mentioned to be part of customer service as nobody's messages are not left on the queue for several days. Continuing with the blending, according to the introduction there are some set marginal to overflow – meaning that overflow will affect how skills are filtered and if help of multitalented teams is needed.

Sisko offers a possibility for sales agent to choose if they are ready, doing follow-up work, on lunch or on a meeting. Furthermore, a sales agent can get new tasks when they are ready on the system. After customer calls the system they will automatically change status to follow-up work, expect when they are handling a call transfer. Furthermore, when handling e-tasks or email the system will not return status to ready automatically. Furthermore, only e-tasks, emails and calls are in the blending, chats are handled separately. The calls are prioritized for most of the inbound teams, and e-tasks and emails are handled when call queue is reasonable. Continuing with features of Sisko, the systems shows the language of the incoming call, therefore the sales agent knows what language to use when answering the call. Sisko system can also send e-tasks as INTO-tasks, where sales agent gets a link. The link opens the customer's message and if the sales agent answers to the message it will be sent to My page.

Continuing, with the main systems, Primus is browser-based interface for dealing and selling insurances, furthermore, the changes to insurances are made with Primus. Primus is a system for valid insurances. In Primus the sales agent can consider the customers valid policies. Furthermore, the changes to the policies are done in this system. Primus is opened while working through ASHA, as when the customer policies are open from ASHA Primus opens. In addition, car policies are an exception as they are in a separate system Mojova. INTO is a task warehouse, that provides the task queue for e-tasks, expect emails. The e-tasks will be provided to Sisko from INTO queues. INTO is integrated for example into ASHA, offer systems and My Pages. Furthermore, Samper is a system for invoicing. SPS is a system for pricing and calculating offers, and furthermore, new insurances are put into practice there. SPS can be opened straight from ASHA via link.

The principle in Finland is to callback the customer who has sent an e-mail. According to the interviews the reason to favor callback is to avoid possible exchange of e-mails that can lead to long e-mail threads, and therefore according to the interviews target is better customer service. Furthermore, interviewees pointed out that emails are problematic as often some critical information is missing. That problem can be avoided with messages through webform, as there are obligatory questions in the forms. Another challenge that was pointed out about email was the effect of European Union General Data Protection

Regulation (GDPR) that no personal data is suitable to be transmitted via e-mail. For example, Finland already uses secured emails that can be opened only once. Therefore, use of e-mail in insurance issues is quite problematic as several insurance matters included personal information. Continuing, the instruction is that if customer does not answer to the call, then sales agents also answers to the questions by e-mail. Furthermore, according to the interviews a great number of offer acceptances are sent by e-mail and those make an exception as according to the interviews there is no need to call to customer if they only accept an offer by e-mail.

The main principle for the chats that are transferred from chatbots to sales agents, is to find out if it possible to call the customer. The dominant opinion and the direction at the time is that most of the situations that are too hard for the chatbot should be handled in phone in order to give the best possible answers to customer. Furthermore, depending on the situation chat can be also continued even when chatbot changes to sales agent; mainly for two reasons: the question is simple even though the chatbot has not been able to answer it or the customer is not able or willing to talk on phone.

In the end of customer contact sales agents check the contact information, and if for example customer is missing a phone number or email address the information is updated. After customer contact sales agent marks the task to ASHA and furthermore, also marks to Sisko what kind of contact it was.

According to introduction, one unwanted feature is possibility to silent calls therefore, agent is ready and sets ready status to system but before a call comes they leave for example for lunch and therefore the customer might get hung up. Another negative feature that was pointed out is that if the customer leaves a callback request and e-message about same issue, one sales agent can first call to the customer and handle the issue, and later on another sales agent can get the INTO task and try to call to the customer or answer to the message. And according to the interviews the biggest problem is if customer gets two answers to some issue, but they differ. Moreover, the situation that customer is contacted twice is anyhow problematic as interviews said that they do not perceive that as good customer service, if the agents cannot figure out from own systems the issue is already handled. The primary reason mentioned in the interviews was that the previous contacts and handled tasks with every customer are not visible for sales agent as well as they could be. Furthermore, with clear list of previous contacts and tasks could help to notice if the specific issue is already handled.

According to the sales agent interviews disliked features of present systems are that e-mail is inflexible and slow. Furthermore, the so-called callback 2.0. was both liked and disliked feature as was mentioned in the interviews. Some agents told in the interviews that the tasks rely on the information of other agents, and furthermore, sometimes they have to work with too little information of the situation. In the other hand, several sales

agents mentioned that the callback 2.0. is good as if sales agent is sick or busy, the customer contact will be made anyway. Furthermore, the feature in Sisko to book callback meetings was criticized since the Sisko call-bookings have to be manually compared to Outlook calendar to avoid overlapping meetings and hit the right worktime, that is the backoffice time. Furthermore, the Sisko bookings are shown as a list, not a calendar, and according to the interviews therefore harder to manage. On the other hand, sales agents also pointed out features they liked on the present systems. For example, the possibility to mark their own tasks in Sisko was mentioned to be a useful feature by several interviewed sales agents.

Interview about systems in Finland also took a look at the future developments. Already mentioned above is the development of contact center system from Sisko to Puzzel. Furthermore, also another system Waypoint will be implemented in Finland in the future. The Waypoint is also the company's own system and in Finland it will replace ASHA, furthermore a Waypoint add-on will replace INTO. Another target of development is chat. In the system interview was narrated that in the future goal is that the customer service chatbot will also work with other systems, and therefore be able to tell the customers their present situation and for example cancel policies.

5.2.3 Workforce management

The inbound sales agents' work hours are planned to correspond the customer flows. According to interviews, the customer flow is busiest after weekends and holidays. Furthermore, during normal day the customer flow is busiest during the afternoon. Data is analyzed and the customer flows and Work force management (from now on WFM)-team is forecasting the future customer flows by the data. Depending on these the WFM-team provides the working hours to sales agents. According to interviews, the key thing in WFM is to understand previous customer flows. For example, previous exceptional situations and exceptional peaks in the customer flows can help to get ready to coming events and situations. In Finland, there are no clear work shifts, furthermore sales agents can fill in preferences about the work hours. Furthermore, according to the introduction the customer queues are monitored all the time by WFM-team, and required arrangements are done to serve customers as well as possible. One example was mentioned above about the arrangements of e-tasks queue before holidays.

In Finland, the contact center opening hours are from Monday to Friday from 8 to 20, and inbound sales agents do not have any circulating or repeating work schedules. WFM-team creates the work shifts based on the analyzes. Furthermore, WFM attempts to fill shift according to the preferences the sales agent can leave for WFM. The target is to deliver 70-75 percent of the preferred shifts and at the moment the realization percentage is 70-90 percent. Sales agents will know their upcoming work shifts at least one month before, and shift exchanges between sales agents are allowed. In addition, there are also sales agents working on Saturdays. The tasks on Saturday are handling e-tasks and calling

the customers, but the customer service phones are not available. Moreover, outbound teams are working only in one shift, and the working hours are not changed by customer flows.

Ready time means that sales agents have to be ready for incoming customer flow. Ready status can be set in the Sisko for calls, e-tasks or both. Furthermore, the back-office time is for tasks that are not performed during a call. For example, tasks that require help from insurance support, tasks that require some investigating, offers and other bigger tasks that requires time to be completed. According to interviews, backoffice time enables flexibility for sales agents breaks. The fundamental is that sales agent has backoffice time scheduled but during that time sales agent can choose independently what time to take a break, what time to eat and what time to complete their own tasks. Furthermore, in the interviews it was mentioned that backoffice time decreases stress when sales agent has scheduled time to handle tasks, solve problem situations et cetera and therefore, have time to finish own tasks without rush, interviewees pointed out that before when it was expected to be reachable all the time, it was stressful to try to finish backoffice tasks as soon as possible. In addition, one interviewee pointed out an opinion, that at the moment there is possibility to have at most ready time for 1,5 hours, and therefore it is easier to stand on ready the whole ready time. Furthermore, days, sales agents and customer are different therefore, if someday sales agent have too much of backoffice time and all own tasks are completed they are instructed to move to ready time. During the time of the research the division of ready and backoffice time was rather new, therefore observations about the effects to effectiveness or queues based on the division were quite slim. Furthermore, the interviewed persons mentioned that the influences are examined all the time. Observations that were mentioned in the interviews was that mainly the division of work time was liked. The mentioned reason for favoring ready and back-office time division was it divided the day into sections, and therefore according to the interviews the days felt more varied. Only one out of ten interviewed inbound sales agents in Turku mentioned that they preferred the previous working time over the new division. The old model was a strict schedule of online time, breaks and lunch, then all the back-office tasks were completed right after each contact. Furthermore, even though sales agents mainly liked the division some pointed out one negative aspect: the system might encourage some people to ineffectiveness, if they feel they can do something possibly unnecessary when the backoffice tasks are completed. Furthermore, the challenge is that team leaders do not have as good possibility to follow up what are their team members doing during the backoffice time. Before they had possibility to follow how much the team member were online and now when breaks are part of the backoffice time leader cannot see if the team member has already taken a break or how long they spend on a break.

Beside these daily repeated stages sales agents also have team meeting in Finland at least once of week. The team meeting is arranged to inform sales agent and to educate them. According to the interviews, for example all upcoming new campaigns and pilots are

introduced in the team meeting to the teams that handle these outgoing campaigns. In addition, based on interviews information about campaigns and pilots will be also offered via e-mail, besides the team meetings. Furthermore, sales agent can wish themselves some topics they would like to handle in the team meeting. A lot of other smaller things are also included to sales agent work, like different challenges, office exercises, getting to know own reports et cetera.

5.2.4 Education

The training is organized in several parts in Finland. The first step is already the recruiting of new employees, as came out from the interviews in the recruiting part is already very important the new employees know where they are applying and where they are hired. The state can be already thought to belong to the orientation to the organization. Furthermore, the employment starts with intensive training period that is completed in one week. The weeks includes different learning situations like lectures, co-listening to customer calls, but also customer service practice already from the first week. Basic principle is that the training is in the morning and in the afternoon the new sales agents practice the customer service. After the intensity week, new employees will work in a start team. The start team is supported team, meaning that more people for help are available all the time than in normal teams. The normal time to spend and learn in start team is eight weeks. Besides the extra support in start team, also more education and orientation are included while working in the start team. The goal is to offer more information and education during the start period, but idea is to divide it to a longer period of time therefore, not too much information would be told to the sales agents too fast. That way they can use all the time the new information in the start team. In Finland, the orientations enable an opportunity for new sales agent to work either in outbound or inbound team. Anyhow, the goal was mentioned to be that everyone knows to what team they are going to already from the recruiting process. The most important thing in this procedure is that the recruiting person know as well as possible what the work will be, and therefore awareness of the suitability of the job is easier to reach. Point worth noticing is that special education about the supporting systems and system use is minimum and the principle is on-the-job learning. Therefore, experienced sales agents help new employees in the beginning, when new employees start to handle contacts, an experienced sales agent is listening and helping all the time where all needed information can be found and how needed actions are done in the systems. In Finland, any special tests or exams are not completed. In the end of training period new sales agents are evaluated by their success during training period. The evaluation is completed in a co-operation with the leader, trainer and sales agent. The aim of the evaluation is to cover if the sales agent needs more training, what are the sales agent's special skills, how they feel about transferring to a normal team and so on. The goal is to find the most suitable team for everyone, and to offer enough training for everybody.

The responsibility of training and education of sales agents after orientation is mainly team leaders'. Furthermore, as was mentioned in several interviews the customer center team leaders in Finland are training orientated leaders. In the interview of resource planner, the team leader's responsibilities were also looked into. Team leaders' weeks according to the interview are mainly filled with different meetings with team members, co-listening, record listening and coaching. Furthermore, according to the interviews goal is to have individual training plan for each of the team members. The training can include different things depending on the goals. For example, co-listening, listening of own calls, coach meeting can be included. In addition to the team leaders' responsibilities, interviewee mentioned recruiting. Furthermore, interviewee mentioned that at the moment goal is that every team leader would get experience about recruiting. The administrative tasks are mainly responsibility of either human resources or WFM-team.

5.2.5 Problem situations

In Finland, sales agents are offered to have help with several different ways. Based on the observations and interviews the most common and easily accessible help is gotten by asking from team members (colleagues and leader) or reading from the intranet. According to interviews, sales agents feel that these are the fastest and easiest ways to get help – either an answer to a problem or some support to own thoughts. Other ways to have help are a chatbot for sales agents in intranet and insurance support. Furthermore, in Finland there is an own chatbot for helping sales agents. The aim is that sales agents could ask questions fast and easily even during a customer call from the chatbot. Furthermore, the chatbot is an own separated chatbot from the customer chatbot. The sales agent's chatbot is not very old and it is taught all the time, therefore, it is learning to answer better to sales agents' questions. The aim is, that the chatbot could answer the problem, but some of the answers also can help to find the right page from intranet to acquire further information. Therefore, the finding right information would be faster. According to the interviews, the main scheme of things is to offer short good answers to sales agents, because during customer contact it is hard to figure out the right answers from a web page that is full of text, even though that can work well in a different situation. Insurance support is a separated help unit for sales agents. They can either call or send a message to the insurance support. The aim of that unit is to answer all kind of questions concerning insurances and customer situations. The goal is to have the answer from insurance support during same day, but if the question is sent late the answer will be received the next day.

5.2.6 Information flow

In Finland, all sales agents have their own report page called own reports. Therefore, sales agents have a possibility to get acquainted with data about their own working. The aim of the reports is to offer sales agents data to measure themselves and therefore to improve

themselves. Furthermore, according to the interviews the report culture has changed during the years, and at the moment there are no ranking lists, as the goal is not to compare your own and others' work. According to interview about team leaders, there are some indicators and reference values, but in the interview, it was pointed out that the most important thing about the reports are the reasons. Moreover, the key thing was mentioned to be understanding why some agents have low amount of contacts, or low amount of sales et cetera, therefore the content of the calls is most important. In addition, interviewee mentioned that one key thing is what happened between calls, therefore the amount of contacts is not so critical if the calls are long and good service, but then again if calls are short but the time between calls is long, training can focus on those times. Furthermore, for team leader the reports are for supporting the sales agents' training. Formerly examined company has had some bonus systems, where sales agents have had an opportunity to earn bonuses based on the sales and contacts they have done. This system has gone out of use. Nowadays, practice is that annually sales agent and leader examine the past year by set sectors, and if sales agent has succeeded well and has developed they have a possibility to get a permanent raise.

Information flow in outbound depends on what kind of call is in question. According to the sales agent interviews, outbound team members get information of callback customer, if the callback is made by some other sales agent. The mentioned challenge is the lack of standardized messages with the callback, therefore the messages differ significantly depending on who has left it. Furthermore, if customer leaves the callback request themselves from the website, My Page, chat or from call queue sales agent do not get any messages regarding the issue. In addition, if the call is not callback but it is a campaign then the information about what campaign is visible in ASHA.

One note about information flow according to observations in Finland was that in Finland sales agents cannot listen their own call by themselves. Therefore, if calls need to be listened to, the team leader will provide the call for sales agent. This way of action differs from other observed countries. In addition, the calls will be stored for one year. Furthermore, according to the sales agent interviews, customer identification in Finland was quite standardized. Sales agents' told the used way is to ask customers for their social security number and address and that this identification was called as double identification. Even though the system opens customer information automatically if phone number is saved to the system, the double identification is for making sure the called is the right customer.

5.3 Norway

5.3.1 Set up

Norway was second Nordic country examined. The principles and processes are the same inside Norway therefore in Norway observations and interviews to sales agents were carried out in one location. The examined location was chosen as it was the contact center flagship location in Norway. The examined location has several teams working both inbound and outbound customer flow. Furthermore, the observations and interviews were completed in different teams, but the empirical research confirmed the expectation that the work was completed in the same way between different teams.

Starting point to observe Norway was different compared to Finland as Norway was already using the contact center solution that will be also implemented to all other Nordic countries, in addition Norway has been using the solution for over ten years. Furthermore, essential point of set up in Norway is that they are blending of contact center solution therefore, calls, e-mails, chat and social media are all part of the blending. In Norway, the basis setup is based on inbound, outbound and mixed teams. The amount of the different teams was above-mentioned in the Table 5. In Norway, mixed teams were the once handling both inbound and outbound flow depending on a customer queue. The ways that customer can contact customer service in Norway are call, from web page callback request, e-mail, web-form or chat. Furthermore, if there is call queue, customer can leave callback request also from call queue.

Inbound teams are responsible of the calls, chat, e-mails, e-tasks, social media and the callbacks. All the inbound teams are working similarly as mentioned above all channels are blending to inbound teams. Furthermore, in inbound all customer agents are handling all the channels therefore, Norway does not have any special e-team or comparable. Only exception that was mentioned in the supporting systems interview was that even though social media is blending in same system in Norway, handling it requires special skill, and therefore all inbound employees are not handling social media contacts. That was also the only special skill mentioned that is in use in Norway and therefore only skill that affected the customer queues. Therefore, the social media tasks are filtered to only sales agents that have social media skill. no any special skills. Inbound teams are handling the callback requests left on the customer service call queue. Therefore, based on the observations these were significant part of their work. The notable thing is that in the interviews about Finland's contact center it was pointed out that the challenge is for example when increasing the chat as a contact channel it also increases the callback in outbound. Therefore, when inbound is busy in Norway the queue will not transfer to other teams. Furthermore, when customer has left a callback request, but customer does not answer the principle in Norway is to try again right away, then send text message and try one more time later,

and if there is still no answer then the sales agent is instructed to send an e-mail. According to the interviews the reason behind the principle of trying to call the customer twice in a row is that after the second call that customer would understand the call is not an unnecessary one, for example telemarketer. Then the text-message is sent for customer to tell who is calling and what is the call about. Noteworthy is that in Norway the principle is to adapt to the situation, for example interviewees mentioned that if there is possibility for a sale then sales agent can try to reach customer even for one week.

Norwegians way of doing outbound connections differs from other examined countries. They are mainly doing outbound contacts by preview system; therefore, sales agent can see information about the customer before they choose to call to them. Therefore, the outbound teams mainly have calls that they start themselves and therefore they will not start automatically. Furthermore, there are also permanent ongoing campaigns in Norway. CRM-leads are distributed through Puzzel. Some of the campaigns based on the leads: up sales campaign, retention campaign, abandoned web-shop campaign. Therefore, the permanent campaigns are formed quite similarly like in Finland. Furthermore, contact center outbound teams are contacting only existing customers with the exception of the abandoned web-shop target group. At the moment, Norwegian outbound teams have 14 different campaigns. Furthermore, according to an interview new development according to outbound is that during 2018 one outbound team is working as mixed team and therefore doing inbound and outbound depending on a customer flow.

Another point of view to the setup of Norway's contact center, according to the sales agent interviews in Norway is an annual competition. The competition is for the sales agent teams to compete with each other's. But there is no other smaller competition for sales agent during the year.

5.3.2 Systems

Furthermore, in Norway sales and service teams of private distribution have less separated supporting systems compared to Finland, there are various reasons, but the new contact center solution software can be mentioned to be one reason, as it has more system features than the contact center solution still used in Finland. Norway has the contact center solution Puzzel already in use that will be implemented to all Nordic countries. Furthermore, they have a main insurance system Fronten and the main core system is main frame or as they call it Norpol. All the changes to the insurances are done with main frame. One feature recognized by the observations was that if one sales agent is doing changes to insurance or sales agent has left some changes open, other sales agents cannot go to do changes to the customers insurances. Therefore, if insurance is not completed and customer calls back again, but the same agent is not working anymore, customer can only have the help when that specific agent comes back to work. Furthermore, sales agent can set the insurance to a vent phase then all agents can view it. Furthermore, according

to interview the main frame will remain after Waypoint implementation, but in the background, and in the future changes will be done with Waypoint.

Continuing to the prioritization of inbound customer flows, the calls are prioritized as principal. The systems have set time limits that directs different contact queues. Therefore, the systems analyses how many calls, chats, e-mail, Facebook et cetera is in the queue and the systems send the tasks to the sales agents. Furthermore, if the average queue time is more than 2 minutes the chat option will disappear from customers. Continuing, in Norway the principle is that customers contacting company by e-mail is served by calling them. The explanation to call instead of answer to e-mail is to avoid message exchange via e-mail and to have an opportunity to finish the customer contact by one call. The challenge with e-mails is the possibility to miss some needed information in the sales agent needs in order to complete customers wishes and customers additional questions, therefore callback to customer e-mails is the priority. Furthermore, if customer does not answer to phone, the customer service is continued via e-mail. In both cases, customer will get confirmation e-mail.

The main insurance system in Norway is Fronten. There is visible all customer insurances, current issues, customer information, unhandled issues and offers. Furthermore, all the contacts between customer and company are visible in the system, and by different icons is specified is to contact done by sales agent or system. In addition, there is visible short description what the contact has included. Fronten offers also a folder of documents related to the customer. Fronten will open automatically if customer's phone number is saved there. Furthermore, if customer is sent an e-mail or a text message it is done with Fronten also. Fronten also has a link to other important systems of webpages for sales agents, like a link to intranet or for checking for registration information about cars. Norwegians also have an opportunity to look at the previous contacts they have made in a list. In addition, the system enables sales agents to do own task remainders, therefore when own task should be done appears pop up, to remind sales agent about it. In addition, according to the contact center specialist interview Fronten will be replaced with Waypoint in the future.

In Norway, customer can send a chat message to the case company by the open websites. Customer can chat by signing in on their own page or without signing in. The chat option is possible for customer if the task queue is not too long. The task queue is formed in Norway about incoming calls, emails, e-tasks and chats. When the queue exceeds stated critical point (at least 2 minutes) the chat-option is hidden in the websites. The aim in this system is, that chat takes more time to serve the customer, and therefore, the chat-contacts increases the queue more. In Norway, all the chats are answered by a sales agent, and the principle is to ask first if they could call to customer. According to the interviews, the principle to call to customer is an effectiveness issue, as was mentioned in the interviews that they experience it is faster to handle customer contacts with phone than with

chat. To be mentioned, chat customers are not tried to contact by calling if they are not first asked if the calling is fine.

Other observations about Norway's systems were that differently from Finland in Norway message exchange with My Page is not possible, therefore at the moment the feature to send My Page messages is not available in Norway. In comparison, text message and e-mail templates are in common use and there are several of those. Continuing with e-mails, sales agent can see where the e-mail is sent: My page, open web-page or straight for the e-mail address. In addition, also in Norway the contact center system lets sales agent know what language the incoming caller has chosen, but the feature was new at the moment the observations were done. As was mentioned in the chapter above Norway does not have separated backoffice time, and if they need time for follow-up work sales agents have to change the status first to yellow and so called backoffice time themselves, and after finishing the task back to online, as the contact center system gives them 40 seconds recovery time before new contact. Furthermore, the system changes status automatically to the yellow if sales agent gets an e-mail or chat, then sales agent has to turn the system back online when they finish the task. On more observations was that the prices of permanents travel insurances have to be handled still with separated own system.

5.3.3 Workforce management

In Norway, the customer center opening hours are from Monday to Friday 8-21, Saturday 9-17 and Sunday 12-19. The normal inbound teams are working only from Monday to Friday and evening-weekend team is taking care of the evening and weekend shifts. In addition, according to interview social media as a customer service channel is open until 23 every day even on holidays. In Norway, the work shifts for normal teams are planned to proceed as circulated. Meaning that in Norway the sales agents' work shifts are repeated in every six weeks. The work shifts of normal situation are presented in the following Table 7.

Table 7. Work shifts in Norway

Week	Work hours
1	8-15
2	8-16
3	9.30-18
4	8-15
5	8-16
6	10-18

The circulating work shift models creates a situation where sales agents and their leaders know their work shifts forward to very long time. The schedule of the day is quite strict, breaks and lunch are scheduled by a minute. Customer tasks are completed one at the time, therefore the so-called backoffice actions are done after each customer contact. In addition to the strict schedules' teams have weekly face-to-face meeting and in addition to those, sales agents have their own meeting for example with team leader about their individual development plans.

Sales agents work day is form around specific lunch and break times. The breaks and lunch are accurately scheduled for every team. The main principle is to finish the started customer contact at one time. Therefore, Norway is not dividing work days beforehand to ready and backoffice times. The instruction is that sales agents can reserve time for backoffice work from the system, therefore work force management knows they are not available for new customer contacts. But this division there is not set beforehand. For workday scheduling is the same one that is used in Finland, Teleopti, furthermore, also in Norway at the moment the development is towards WFM (work force management) as one team is taking responsibility of the shifts and working with analyzing the incoming customer flows.

5.3.4 Education

In Norway, the orientation is completed during sales agents' one month training before moving to work with own team. Furthermore, also in Norway the recruiting was mentioned in interviews as an important part of the start of the orientation. As the goal is that each sales agent already knows their future team when they start their one month orientation. The first month orientation is the same for inbound and outbound teams and even the employees know already to which team they are going to work. The orientation in the beginning has been changed in the past year according to the interviews, therefore the sales agents observed and interviewed had had different orientations themselves. The key difference was that more communication skills were included to the orientation.

As in Finland, team leaders in Norway also are training orientated, therefore they have a key role for achieving good learning results for sales agents. The goal is that leader and sales agent together create a special learning plan for all sales agent s– including individual plan for the upcoming month and year. The follow up of the personal learning plan depends on the leader and the sales agent, and same methods are not suitable for everybody and furthermore, different leaders have their own methods. But the main principle was to have follow-ups at least once of month, but some plans included training session 1-2 times a week or once every two weeks. The training session can differ and according to team leader interview those can include for example listening to the sales agent work and commenting the working, listening past calls with leader, listening past calls without

leader or sometimes leader listen sales agent's past calls by themselves and make improvement suggestions based on them. Sales agents can listen to their own calls for 14 days. Also, the leader can listen those also for 14 days, after that they are still saved, but also the leader has to ask for the calls from system specialists. Furthermore, according to the leader interview, leaders do a daily "how is it going" -round where they check is everything going well with the team members. In addition, according to the leader interview in Norway team leaders are responsible of following budget.

5.3.5 Problem situations

Handling problem situations in Norway was organized differently than in Finland. Some of the interviewed sales agents mentioned that they rarely asked help from their colleagues, but when observing the working that was a common way to act. Mostly sales agents told that they searched for help from intranet or asked from their leader. In addition, almost all sales agents interviewed in Norway mentioned team leader as the first places to ask help in problem situation. Furthermore, in Norway is a special helping team called FSP team for sales agents. Th team helps with situation where sales agent doesn't know the answer, but also in a situation where sales agent faces a difficult customer or issue that they don't know how to communicate with customer. The team can give advice, or they can even take over of the customer contact. The team's page can be reached by link from Fronten.

5.3.6 Information flow

Also, in Norway sales agents are offered reports of their own working. Link for own reports is available in Fronten. Factors measured are for example how many product sales agents has sold, how much the products have cost, how many contacts they have had during day and week. Furthermore, sales agents can look at their hit rate as the rate how many sales they have done compared to the contact they have handled. The measurements are mainly used with the individual training. Therefore, the factors are considered with team leader, therefore the targets for development are considered based on the measurement with team leader. In addition, Norway also has the same system that if sales agent has developed well they can earn a permanent raise after annual conversations with team leaders. In the contact centers in Norway is there are screens on the walls for sales agents to follow how their team is working. Factors visible on the screens are for example, how many team members are free, how many customers are on the queue, what is the estimated waiting time on the queue et cetera.

According to observations in Norway, common way was to follow-up daily goal in a team chat in Skype. In addition, it has to be mentioned that in Norway every team is following daily goals set to them. The goal does not affect their salary, or they do not have any bonus system or et cetera but according to the interviews sales agents feel it is a motivated

way to also follow how others are doing in their team. The factors updated to the Skype were number of products sold and the value of the sold deals. The sale updates to Skype follow set goal of both number of products and the value of money. Furthermore, sales agent pointed out, that everyone does not feel comfortable about the habit of following daily goal in the Skype conversation. The reason was, that as the current business model is to serve customer as well as possible the follow up does not tell about how well that goal has been reached. Furthermore, sales agent continued that the habit is the remains of the old way of how sales bonuses worked. Therefore, the main focus at the moment is in the customer experience and customer journey.

According to the sales agent interviews at the moment there are no specific introductions to customer identification. The main principle was to ask two questions how customer can be identified, some interviewed sales agents said the introduction is to ask one question about personal information like social security number but the other one should be something that cannot be seen from ID-card, therefore is for example wallet is stolen the thief would not know answer to the second question.

5.4 Denmark

5.4.1 Set up

In Denmark, the setup is that sales agents are either in an inbound or an outbound team, but there is own e-team handling chat and most of e-mails. The e-team is part of the inbound teams. The teams are in two different locations. Furthermore, in Denmark also one education team is sitting in the bigger contact center. The average and the goal size of inbound and outbound teams is the same about 15 sales agents. Certainly, there are some variety depending on a situation. Available customer contact channels in Denmark are calls, chat, e-mail and callback. The chat is available for customer if there is at least one sales agent from the chat team logged in and if there are no more than two customers in a chat queue. If these requirements are not fulfilled the chat will disappear from the options from company's web-site. The chat is available both to customer who are on an open webpage or logged in to the web-page. Furthermore, callback is possible to order from web page or when call line up is long, callback can be ordered when calling to customer service number.

At the moment, there is no blending in Denmark, but it has been tested. The testing is concerning blending calls and chat. Furthermore, the e-mail channel is currently functioning via Outlook with cooperative inboxes. Therefore, customer contact coming by e-mail are handled with Outlook. Cooperative inbox way of function is that the e-mail appears in each sales agents' cooperative inbox. When someone chosen to handle e-mails, they transfer five e-mails to their own folder and handle those. The technical issue is, that if two sales agents transfers same e-mails exactly the same time, both can transfer the e-

mails and customer will have two different answers. Furthermore, in Denmark e-team is mainly responsible for the e-mails, but when team get more e-mail than they can handle they ask for help via Skype or e-mail, and then some inbound teams will also handle e-mails. Furthermore, according to IT contact center specialist who has been working as a CC team leader before, target is to add e-mails to blending, but that requires a suitable interface. According to interview, there has not been concrete acts yet, but the development is target in the future.

The current situation is that Denmark does not have special skills implemented for the sales agents. Therefore, all the inbound teams work similar, the special teams are evening-weekend team and digital team are the ones who have chat and e-mail. Some inbound teams help with e-mail if the amount increases, in these situations the teams are connected via Skype or e-mail. Furthermore, one person is responsible for car dealers' calls, but if that sales agent is occupied the call is directed to some other agent in the same team. The main reasons for the situation according to interviews is that there is no blending and because there is a compact number of teams. Furthermore, it was mentioned that at least after e-mail will be part of blending skills will be implemented also to a part of the Danish system. According to interviews, in the future option is to implement special skills when all the customer contact channels are blending, and therefore direct handling of specific customer flow to certain teams of agents.

According to sales agent interviews Denmark's whole outbound contacting is based on different campaigns and furthermore, these are permanent campaigns. Meaning, that the campaigns are not changing fast, they are focused on specific groups or customers facing some events in their life. During interview of IT contact center specialist another point of view of campaigns is pointed out – those are formed to be able to profile customer to different groups and therefore to form queues. The campaigns are for profiling customers and to serve them as well as possible. Main principle is furthermore, that the campaigns remain the same. The sales agents are divided to handle different campaigns depending on their work skills.

If customer does not answer a call, sales agent will mark then as “no contact” to Puzzel. Then the contact remains in the queue. Furthermore, sales agent chooses when the systems tries to connect to the customer next time. Common habit is to connect once in the morning and once in the afternoon. Furthermore, instruction is to try to connect with one customer five times. The information about connection with customer is marked also to Puzzel. It is also a possibility to leave message to the customer's answering machine.

5.4.2 Systems

Systems setup in Denmark is similar to Norway's setup. There is the same contact center system, Puzzel, furthermore, they are also using main frame for insurance changes. Besides these main systems in Denmark are ISP for offers and SIF for examining customer

information and ongoing insurances. SIF interface shows customers policies, tasks or reminders sales agents has done requiring the customer, notes about previous customer contacts and claims. One of the developments that will affect the information flows in the future is a new front-end solution Waypoint, that will replace SIF and ISP systems in Denmark. At the moment SIF, ISP and Puzzel are not connected. Furthermore, systems do not open automatically when customer calls. When a sales agent gets a callback or outbound call, the sales agent gets the customer information to Puzzel, if customer answers the phone. Puzzel is not connected to SIF, and therefore sales agent has to open the information from SIF manually with the phone number that they got from Puzzel.

Individual reminders and tasks are possible in the SIF system. Furthermore, the system sends an e-mail each day to remind the user of upcoming tasks. When the tasks are to do, the system does a popup-window. In addition, if sales agent does not dismiss the task for example, because a sales agent is sick, the task is forwarded to another sales agent, therefore tasks are done regardless of special situations. Furthermore, when sales agents open customers page from SIF these tasks and reminders related to that customer are visible.

In addition to these, other observations were that at the moment, there are no chatbots nor possibility to send messages to customer via My Page. And compared to Norway, in Denmark templates are available only for text messages, not for e-mails. In addition, system is set to give one minute of time for follow-up work after each call. According to the observations and sales agent interviews if the one minute is not enough they have to “buy” more time, like they said themselves. Compared to Finland and Norway the time for follow-up work is different in each country.

5.4.3 Workforce management

The current situation is that one person is responsible for customer center’s work shifts. Furthermore, the trend is towards a work force management system. Holidays, for example, are already going through the system. Furthermore, team leaders are in a key position concerning sales agents’ work hours as the leader has the right to modify the work hours in special cases, like for example in case of a doctor appointment. Work days for inbound teams are formed around lunch.

Sales agents have work hours from 8:20-16, but one day per week is 9-18. Weekend and evening team is responsible for the evening 18-20 and weekend shifts. The breaks are scheduled optionally – therefore sales agents can take their morning and afternoon break whenever as long as it is outside of lunch hours.

5.4.4 Education

Training team in Denmark is sitting with the sales agents and is very present in the sales agents’ daily work. One person is working in work force management, but the trend is to

move towards the work force management system. The training teams are responsible for the new employees' training in addition with education of current employees. Furthermore, the team helps in problem situations. The start training has been under changes in Denmark, and most of interviewed persons have had a different start training. According to interviews, the current model is to have 1-2 months of start training, including class room education about industry and the products, training to the systems, co-listening sales agents and furthermore, training of answering customer calls and making calls to customers. In the beginning, first calls are done in separate practice room before entering the customer center. Furthermore, after joining the team new employees are offered extra help as some of the trainers are available in the beginning. The start training is the same for sales agents trained to inbound and outbound teams. Furthermore, to the more experienced employees' training, the training team can co-listen to the sales agents work, and send tasks to check their know-how level especially in a change situation. Therefore, the team can scan the level of knowledge and offer some trainings based on that. Furthermore, also in Denmark training has orientated team leaders, therefore, they are responsible to make targets with each sales agent in an annual leader-sales agent -meetings.

5.4.5 Problem situations

Also, Denmark has its own system that handles problem situations. Furthermore, there the main channel for help is so called runners. Runners are employees who are responsible for helping others. Sales agent can have a runner to come to their workstation after they write their own name to an online table. Furthermore, first the runner comes and helps and if additional help, for example from service desk, is needed the runner does the contact there. According to the observations and interviews the runners are mostly used in problem situations, but also leaders and intranet help sales agents.

5.4.6 Information flow

Feature not perceived in other examined countries was that sales agents get an email about customer feedback they have received. Therefore, sales agents can have an overview about the feedback customers have given them for their service. In addition, in Denmark sales agents also get daily email about their open offers, therefore they can get back to customers who have not accepted the offers. Beside these, there is also daily a email about upcoming own tasks or notifications sales agents have created for themselves.

Furthermore, they have two different report-pages in use for following teams and individuals' sales. According to interviews, these reports are background information and sales agents are expected to react according to these. The sales agents not earning any bonuses according to their sales but nevertheless teams have annual goals about sold products and the amount of sales. Furthermore, there are also set goals for amount of customer contacts. The other system counts automatically the sales from system, but the

other requires sales agents themselves to mark the sold items. Therefore, it was pointed out in an interview that this manual work feels unnecessary as the main focus is to serve the customers. Furthermore, CC team leaders can analyze their own team members by observing the sale reports or by listening their team members customer calls. Furthermore, they also see exact information about team members used work time, how much they have been online, on a break, how many calls they have handled et cetera. According to interviews, leaders analyze the amount of time sales agents have not been available for customers. Even though the measured factors it was pointed out during the interview that the customer experience is in the focus and like in Finland and Norway also in Denmark the instruction is to go through customers insurances in the end of a call, and the goal is to have a comprehensive coverage for customers. Furthermore, if the time is not suitable for going through insurances sales agent can also try to book a separate time for that. Another remarkable notice according to interviews was that breaks and meetings are marked to the system in the same way, and therefore short meetings can also look like additional breaks when work hour reports are observed.

According to observations and sales agent interviews, identification of customer is not standardized in Denmark. The system will not open automatically in Denmark and therefore, sales agents have to ask either civil personal registration (CPR) number or the customer's policy number. The more convenient, and therefore more used, way is to ask CPR number because most customers might not know their policy number from memory.

5.5 Sweden

5.5.1 Set up

In Sweden contact centers are in 5 locations, and the basic set up is that sales agents are divided to inbound, outbound and mixed teams. The normal size of the teams is between 10 to 15 employees. Furthermore, like in Denmark, also in Sweden there is a separate digital team that focuses in handling chats and e-mails. In addition, in Sweden, there are also special teams that focus on serving private customers that are covered by some partnerships, for example a partnership with certain car brand. Available contact channels for customers in Sweden are chat, e-mail, call or callback.

Inbound teams are working similarly than the other Nordic inbound teams introduced above, but the notable difference is the partnerships teams. In addition, in Sweden there is a special team for example taking care of some partners like car company's insurances. Continuing, according to the interviews inbound teams are handling the callback requests customers leave from the call queue, but the callback request left from web-page are handled by outbound teams. Continuing with skills, also in Sweden there are skills for sales agents. Reaching certain skill requires additional education. At the moment, the trend of

development is to educate ambassadors who have special know-how about some insurance field and they then help other sales agents with their questions concerning the special field. In addition, the principle is that all team members are working similarly, and the skills are not affecting that. Furthermore, also in Sweden the principle is to focus on customers' good coverage and therefore sales agents are instructed to go through customers insurances at end of each call and inform them about missing insurances. Furthermore, if going through the insurances needs more time, sales agents will try to book a separated meeting to go through the customer's insurances. In addition, according to the inbound sales agent interview this method of working is not common to others than mixed teams, the mere inbound teams are not focusing on booking meetings.

Outbound teams have their own working method in Sweden. Principle is to book appointments with customers unlike in the other Nordic countries introduced above where sales agents' principle is to make the conversation with customer right away. Set up is, that outbound teams are making appointments in the morning, and later during the day handling the booked meeting. Therefore, the goal is that the first contact with customer is the meeting booking. According to the interviews the goal is to have seven booked meetings ready for the next day and three for the day after that. Furthermore, if sales agent does not have enough booked meetings they try to connect with customers and book more meetings. Customer gets a text message about their booked meeting and reminder during the meeting day, and furthermore the sales agents have templates for the text messages. According to the interviews, the reason for this set up was more expert feeling communicated to the customer, and that customer would be more prepared for example with needed documents and furthermore, the preparations could lead to bigger leads. In addition, the interviewees mentioned that the outbound's set up enables the sales agents to create relationships with customers, and therefore receive longer customer relationships. The interviewees emphasized customer's secure feeling and trust as significant goals. And therefore, the interviewed also mentioned using time for building the trust. Continuing, during the booked meeting, according to the interviews, it is instructed to take a four-minute break during the call before customer will make decisions. The interviewed mentioned that this way they give time for the customer to think. During the outbound calls sales agents also apply templates for maintaining comparison for example about customer's existing insurance and the insurance the sales agent is offering, therefore sales agent can check later on the notes done to the template to refresh their memory about the call. The templates are used in Outlook. Also, a quotable observation was that in Sweden outbound sales agents can see the customers information already before the call starts in certain campaigns. If the information is not visible before the call starts, system opens the customer information when customer answers. Continuing with the outbound set up, according to the interviews outbound teams get leads similarly compared to other Nordic countries and the contact pools remain the same. The outgoing campaigns remain the same and they are prioritized, and the campaigns are similar to the previously introduces campaigns in other Nordic countries like web-page abandonment or partnership campaigns.

Furthermore, in Sweden outbound teams can get leads for example from banks – if customer has been in contact with bank for example about new mortgage or buying a car, outbound teams can call the customer about insurances concerning the customer's changed life situation.

The setup with e-tasks - chat, e-mail and contact forms - is the responsibility of the digital team. Therefore, in Sweden there is no blending at the moment. In addition, inside digital team the e-mails and contact forms are handled by different employees than the chats. Furthermore, the principle in Sweden is to answer to the customer with same contact method that they have contacted the company, for example chat contacts are answered by chat and e-mails and contact forms by e-mail. In some situations, digital team can appreciate that situations require calling the customer. In these situations, they forward the contact to one contact center team leader and the leader will share the contacts by e-mailing them to sales agents. The situations can include for example, several offer requests, or a customer having several questions concerning numerous different insurances. That is to say that the digital team does not call the customers themselves, the contact referring to call the customer are transferred to inbound team members by one contact center team leader. In addition, there are no chatbots used in Sweden and therefore all the chats are answered by sales agents at the moment. According to the interviews, the goal is that Finland will try the chatbot first, and later those could be also implemented to other countries.

The operations model in Sweden in situations where customer does not answer to a booked meeting is to try to call the customer three times. First try is instructed to be done five minutes after the first call and then two more times during the next day. If customer does not have booked meeting and they have for example left a callback request, sales agents are instructed to try to reach the customer two times. If customer still does not answer, they have the possibility to call straight back without going back to inbound queue.

Another point of view to the setup of Sweden's contact center, according to the interviews is that in Sweden there are campaigns and sales agent competitions. The campaigns are focusing on some certain type of insurance. Furthermore, another interviewee mentioned that there are not too many campaigns anymore, and that the focus is in the customers whole coverage. Also, the competitions are between sales agents, and the price is for example some advantage.

5.5.2 Systems

Unlike in the other observed countries, in Sweden sales agents from inbound and outbound teams are not working with same contact system. Inbound teams are working with Puzzel, but outbound teams have their own contact system S2, that is used only in Sweden. Other main systems used by sales agents are Fronten and main frame. In addition,

Waypoint is in use in Sweden for car insurance offers. Other offers are still handled as a part of Fronten. Waypoint is a new Nordic core system that will be implemented to all Nordic countries and in the future, it will be used by sales agents' issues concerning products and prices. Furthermore, when Waypoint is used for offers the customer will get a link via e-mail to their offer. Also, the view for both the customer and the sales agent is the same. Fronten is working like is introduced above during the system chapter of Norway as they are also using Fronten. Besides the possibility in Fronten to make own tasks, teams are using S2 for managing own meetings, and according to interviews the reason for this is sales reporting. Continuing with S2, it is synced with Outlook, and sales agents mark information about did customer answer to a call or not. Furthermore, sales agents will mark is the contact something that can be retried later on. It is also possible to mark that a sales agent will get the contact back to themselves, therefore it will not be sent randomly to any free sales agent. More about Outlook and S2 connection, the sales agents create their meetings in S2 and they will be synchronized straight to their Outlook calendar. Continuing, when the sales agents have their booked meeting they start those manually by dialing the customer's number. Furthermore, S2 does the lead queues and hands the information with CRM and does the campaign queues.

The Nordic contact center solution Puzzel is used in Sweden by inbound teams, furthermore in Sweden Puzzel lets sales agents to know are the incoming calls from some special customer queue, like is the call concerning some special partnership insurance, for example some car brand's insurance. In addition, according to interviews systems do not show the language the call is for outbound teams, but it does for inbound teams. Furthermore, according to sales agent interview, in outbound teams in case of a language sales agent is not proficient in, the sales agent will agree with the customer that a sales agent who knows the language will call the customer back. The information transformation about the customer will be managed manually and the sales agents know who knows what languages.

An observation that differs from other Nordic countries was, that outbound sales agents uses their individual contact information and therefore, customer can get back to a specific sales agent. In the other examined countries, mainly was used a way to send the general phone number for customers. In addition, customer gets the message about booked meeting like is mentioned above, but furthermore they can that way change the meeting by connecting straight to the sales agent they have done the meeting with.

According to the interviews the main upcoming developments concerning systems in Sweden is the wider implementation of Waypoint in the future. In addition, depending on the interview, interviewees told that in the future also outbound will start use Puzzel instead of using S2, or that it is not yet clear will also outbound start using Puzzel instead of S2. In addition, during interview was mentioned, that the features of Puzzel for outbound teams are not as developed as the features in S2.

5.5.3 Workforce management

Current situation in Sweden is that contact center is open from Monday to Friday 7.30-21, Saturdays 9-18 and Sundays 10-18 and furthermore, sales agents' working hours are managed via work force system Teleopti. Two evening and weekend teams are taking care of the opening hours in the evening and on the weekend. Outbound and mixed teams then again have standard working hours every day; Monday 8.30-17, Tuesday 8-17, Wednesday and Thursday 10-19 and Friday 9-16. But work force management team is adapting inbound teams working hours by the analyzed need. Each day is scheduled minute by minute; therefore, all sales agents have a certain time for breaks and lunch. Furthermore, for outbound teams there is a certain set time for doing new contacts and handling booking. For mixed teams there is a schedule when they handle inbound calls or do outbound booking or handle those.

Furthermore, in Sweden weekly meetings for team are in use. Furthermore, also other meetings, concerning for example education or information of new campaigns et cetera, are scheduled to sales agents' weekly schedules. In Sweden, there are no backoffice time in use, but team members are scheduled to have time for administrative tasks. In addition, Sweden has a system of work partners. The idea is that every sales agent has their own work partner, that they have shared calendar with. Therefore, if one of them gets sick, the other one will take care of the partner's booked calls. Also, in these situations, team leader can help and send e-mail about bookings that work partner cannot manage, and therefore any other team member can sign up as a volunteer to handle some of those bookings.

5.5.4 Education

In Sweden, the education of new sales agents is completed in four to five weeks. Inbound and outbound teams have their own training, and mixed teams take part in the outbound training. The outbound training includes more communications and sales skills and the inbound training is focusing more to each insurance, according to the interview. Because outbound teams are focusing on contacting people and making appointments to discuss the customer's insurances, inbound teams are answering customer questions, according to interview. For example, outbound teams are focusing on sales skills for one week. Furthermore, the new sales agents' educations have been developed, and interviewees told that current way is that sales agent will go to co-listen other sales agents right from the beginning and they will start to handle calls also right from the beginning. The work in the beginning is done with more an experienced co-worker.

As is in the other Nordic countries, the Swedish team leaders are also training orientated. Team leaders' responsibility is sales agents' results and development. Furthermore, the training orientated method is heading towards that sales agents would like to stay at their job for more than just a couple of months and they would enjoy their job. Continuing,

according to team leader interview the training orientated team leader should be approachable. And in a long run the goal is that sales agents take responsibility about individual development by themselves. According to the interview, some sales agents need more guidance, but in a long term they begin to be more self-imposed, as they come to say to the leader what they would like to learn and how they would like to develop. According to interviews now in the contact center location where the observations and interviews were done in Sweden three outbound team leaders are doing cooperation with the team leading. And therefore, the three outbound team leaders are responsible of the three outbound teams together – all three leaders are working with all three teams and all teams are getting the know-how of all three leaders. Furthermore, each team has named their own leader, but all the leaders are available for everybody, and they share responsibilities. In the observed outbound teams focus groups are also currently in use as part of the sales agent development. Concept of focus groups is that for eight weeks certain group of sales agents are focusing on specific thing, for example life insurances. The focus groups can have sales agents from different teams and therefore leaders are also doing co-operation with the focus groups.

Part of Swedish educations are also the above-mentioned ambassadors. When new employees start, ambassadors are a part of the training. Furthermore, when products or systems change, the ambassadors will learn the changes first and then educate the others. Besides this, in Sweden the sales agents can also listen their own calls. Furthermore, the general way is that calls are listened together with leader in a purpose of development, but sales agents can listen their own calls for example if they do not remember some detail about the call or they have forgotten to write some notes. In addition, Sweden has also a habit that sometimes sales agents listen others calls to learn from them, but those calls are given by leader. Furthermore, then sales agents are instructed to do notes about the call and the notes will be gone through with leader. The calls in Sweden are not available constantly, and the system will destroy calls when they have been saved for enough long.

5.5.5 Problem situations

Like other observed Nordic countries also Sweden has their own methods for problem situations. According to the interviews the first place to look for help is Ifipedia. That is a help concept for sales agents, that can be found from intranet. According to the interviews the Ifipedia is an easily accessible support for sales agents. Furthermore, CC support forum is a discussion platform for sales agents, where agents can make a new question threads or search questions and therefore find old discussion threads that might help. Support employees will answer the sales agents' questions.

In addition, in Sweden one concept for problem situations are ambassadors. Like was introduces above in Sweden some sales agents are educated to have special know-how about specific insurances, and they will work as ambassadors. Therefore, other sales agents can ask help from the ambassadors in situations they do not know how to answer

questions concerning some specific insurance type. There are for example car, house and personal insurance ambassadors. According to interviews the unfortunate flow still often is that sales agents ask help from leader, even though it is not optimal.

5.5.6 Information flow

According to interviews the reporting for sales agents is organized by sending daily updates for sales agent by email. The goal is to update weekly with own leader how is it going. Furthermore, the interviewed team leader told that 25 is guided amount that sales agent should sell insurance per week, in addition the interviewed pointed out that the amount is not the only factor they are following. The type of insurance is also measured for example, smaller number of good packages, can also be a good achievement. One measured feature is also activity, and in the interview, it was mentioned as more important than the amount of sold products. Employee and leader will go through the reports sometimes weekly, but interviewee mentioned that at least once per month. The reports are mainly a guideline for future development. Leader is using the reports as a support for the individual development plans, and the reports are also a part of discussing the results. As was said in an interview, everything is heading towards individual development. As was in other observed Nordic countries, in Sweden sales agent and leaders also have annual meeting about individual's development and based on the discussion sales agent is able to gain a permanent raise, and no bonuses are in use.

Information flow in Swedish customer contact differ depending on the task. Like was mentioned above mostly outbound sales agents can see information about customer before the call starts, continuing, when they call a booked meeting they have the information about the customer and agenda for the call. In inbound, the amount of information is smaller as sales agent does not have information about incoming call beforehand.

Also, Sweden had its own system for identification, that differs little bit from the other Nordic countries. According to the observation and the interview, inbound sales agents ask for a social security number, and check if that matches with the customer information that has been opened automatically by the phone number. According to observation and interview outbound sales agents do not identify customers with method. Outbound sales agents only identify customers when customer calls back from some unknown phone number. The reason mentioned for this was that the customers are known, and therefore special identifying is not needed.

5.6 Summary of empirical findings

5.6.1 Set up

Firstly, it has to be mentioned that the first difference that was noted was the name of the contact center employees. Sales agent was the first one used during the empirical research, and furthermore it was most widely used, and therefore the term was chosen to be used in this thesis. Other used names were for example sales advisor, advisor and insurance advisor. The summary about Nordic set up is that all the examined countries have the same inbound and outbound separation. In addition to these, depending on the country, they have also mixed teams, flex teams, focus teams and e-teams. Mixed teams or multi-talent teams have know-how to do both inbound and outbound customer flows. The team division reflects the blending methodology of each country, as in Norway where all channels are blending, there are no e-teams, in addition, in Finland where only the chat is separated there are two working chat-inbound teams, who are responsible of the chat every other week and working as a normal inbound team every other week. The Finland chatbot was also mentioned in the set-up chapter, that is affecting the set-up, as Finland has their own chatbot whisperers and the chat option does not disappear from customers even if there is a certain queue, as the bot will answer to the customer always at first. Also focus teams reflect the countries' set up, as Sweden was the only one that pointed out focus teams working in a co-operation with some partners insurances like a car company. Overall about the blending, the current state is that there are no similar blending practices in use in the Nordic countries. At the moment Norway is the only one where all the channels are blending, the next one is Finland where only chat and social media are separated. The reasons are, that chat is in different platform than the other channels. The chat is going to be integrated to the new contact center system, but the opinion was still that chat requires different kind of know-how as the fast-written communication is the most important priority. In Denmark, chat and e-mails were separated but during the empirical part they already worked to get e-mail blending in the contact center system. Furthermore, their goal was in the future to have all the channels blending. Sweden had separated the channels the most, as the e-team members were responsible of only the written channels and if contact required calling, it was transferred via team leader to some inbound or outbound team member. They did not mention any plans to start blending all the channels.

As is introduced in the set-up subchapters, the contact channels customers can use in each examined country are mainly the same. Furthermore, the contact channels that sales agents have towards customer differ basically only when sending My Page -messages, that are only possible in Finland. Skill method is different in the Nordic countries as according to the interviews, only Finland and Sweden have a special skill system in use. According to the interviews, Finland is the only one where skills are affecting the customer queues. In Sweden the skills are used for helping other sales agents. In addition, a notable point of view was, that one interviewee mentioned that the insurance policies are

handled differently in the different countries. This affects Finland so that, also the old policies have to be known, and therefore skills are needed to have enough knowledge about the insurances that are still in use in a lot of different policies.

Continuing with the campaigns, all the examined countries talked about the outbound customer lead groups as campaigns. For example, campaign for people who have moved recently etc. The similarity was that the campaigns were mainly event-based, where the call is based on some event the customer has gone through like moving. The factor that differed when comparing the examined countries was the timing of the campaigns. According to interviews, Finland and Sweden have campaigns that are valid only for certain periods of time, for example motorcycle insurance campaigns during the spring, but Denmark and Norway have only continuous campaigns, which are not short-term topicality campaigns. In connection to the campaigns, Finland was the only country pointing out that all inbound sales agents are not aware of all the campaigns. The challenge is that sometimes, an inbound sales agent will get a callback that is about a campaign call. Compared to other countries, they did not use this so-called callback 2.0 method, where agents do callback to the system and the callback can go to any free sales agent when the system starts the call. Therefore, if outbound teams have done some campaign call, and customer was interested but did not have time, the call will be set to the callback queue with some terms, and when the callback starts it is possible that it can go also to an inbound sales agent. Based on the empirical research the callback 2.0. is formed to help the job queues, as the tasks do not accumulate to some sales agents, as the system distributes the tasks evenly. The tasks include both incoming contacts and callback. As was mentioned, one positive side is also that if a sales agent is sick et cetera, the system divides the callbacks and therefore the customer will get the call, even if the same sales agent would not be free or at work. This method does not exclude the possibility to do callback for itself. Then if sales agent cannot pick up the outgoing call, the system transfers it to somebody else. In the other countries, the outbound callbacks cannot transfer to inbound teams. Furthermore, above was mentioned that in other countries when a sales agent is on sick leave or for some other reason cannot make their scheduled calls, it is either their work partner's or leader's responsibility to make sure that the calls are made.

One more observation introduced in the set-up subchapters were the different methods of reaching a customer if they did not answer. In conclusion, each country had their own ways of handling that situation. The differences were how many times they tried to reach the customer, how fast after the first call the second attempt was made and was it the sales agent's own responsibility or did the call stay in the systems job queue. In conclusion, there was no single unified method, but the interviewees did not have information of the different systems' effectiveness.

5.6.2 Systems

The summary about systems sales agents use in the examined countries is presented in the following table 8. In the table can be seen what systems are used in which of the examined countries.

Table 8. Systems used in different countries

Systems	Finland	Norway	Denmark	Sweden
Puzzel	From fall 2018 forward	Yes	Yes	Yes
Cisko	Yes	Yes	Yes	Yes
Sisko	Until fall 2018	No	No	No
ASHA	Yes	No	No	No
SPS	Yes	No	No	No
Primus	Yes	No	No	No
Mojova	Yes	No	No	No
Samper	Yes	No	No	No
Waypoint*	No	No	No	Yes
Fronten	No	Yes	No	Yes
Mainframe		Yes	Yes	Yes
SIF	No	No	Yes	No
ISP	No	No	Yes	No
S2	No	No	No	Yes
*Waypoint, the new Nordic core systems will be implemented to all countries. At the moment in a Private Sales & Service organization it was used only in Sweden.				

The main note is that on the Nordic level, there are a dozen system that sales agents use. Furthermore, the current state during the empirical research was that there were no systems used in all of the Nordic countries, but in the fall of 2018 the situation will change as the contact center system Puzzel will be in use in all countries, and in addition to that, after the implementation also softphones in all the Nordic countries will be the same, Cisko. The various systems affect the found differences as different platforms sales agent have different features at their use. The feature to see the customers' previous contacts clearly and easy was mentioned as working well in Denmark and Norway and in comparison, this feature was mentioned not working very well in Finland. Furthermore, in Sweden S2 users pointed out that they liked the feature that the system is integrated with Outlook, and therefore own schedule is easy to check. In comparison in Finland sales agents hoped for a one clear calendar where they could check their own callbacks, work shifts and meetings, as it would help them with booking new meetings with customers.

5.6.3 Workforce management

According to the empirical findings all countries had some kind of workforce management, but the biggest difference was the adaptability of the sales agents' shifts. The interviewees told about the management of the sales agents work shifts, but Finland was only one to mention that inbound sales agents work shifts are adapted based a customer flow analyzation and therefore inbound sales agents in Finland get to know their work shifts in 6-week periods. In the other countries, the shifts were more permanent as they are not varying as much.

Another aspect to sales agents' workdays is how the inside the day is formed. Finland has its own system for inbound teams where day is shared to ready time and backoffice time. This method was not used in other countries. Another difference was Sweden's outbound teams, whose days were separated to times to do bookings, handle bookings and do administrative tasks. The other observed teams in Norway and in Denmark, outbound in Finland and inbound in Sweden had less or more scheduled days including online time and time for breaks and lunch. Depending on a country lunch and all breaks were optional or following strict schedule.

5.6.4 Education

Education or more specifically the new sales agents' orientation has the own practice in each examined country. The information about the orientation is mainly based on the sales agents and team leaders and therefore the research does not have the newest information from the employees responsible of the education. Continuing to the differences, the length of the orientation differed form 4 weeks to 8 weeks. Also, the way of the orientation is different in the examined countries. For example, Finland focuses in learning by doing, as the sales agents do their first calls already in their first week, possibly on their third day and they have only one-week of intensive education week before starting in a start team. Compared to Finland, Norway starts with one-month of classroom training. In addition, according to the interviews a couple of Finnish sales agents wished for sales education but in Sweden interviewees told that they have one week of training focusing sales skills. In addition to the orientations in the beginning, all countries had the systems of training-orientated leaders and individual development plans. In conclusion, the orientation in the beginning is based on each country's own methods but the development of sales agents later on is more similar.

5.6.5 Problem situations

Like above with new employees' orientation also the support for sales agents in problem situations is carried out differently in each country. Therefore, no similarities were found. Like is presented above in the problem situation subchapters, each country has their own

way of supporting sales agents. The systems were quite conceptual, but the concepts were not shared on Nordic level.

5.6.6 Information flow

Information flow subchapters included findings about reports, information of outgoing callbacks, possibility of listening own calls and identification methods. Findings about reports were following the trend orientation and problem situations set, as the reporting system for sales agents to follow their doing was carried out as country specific. The similarity was that all countries offer reports quite exhaustively for sales agents, but the way and platform differ. Also, the information that sales agents can see before outgoing calls start differs even inside one country, depending on the call situation. The basic division is sales agent either can or cannot see information about customer already before the call starts. In Finland both preview and no-preview outbound calls are in use. In Norway outbound does mainly preview calls and in Denmark outbound was mainly handled with calls that start right away without preview information. In Sweden the system differs, as the outbound calls are mainly for booking, and when sales agents handle the booking they have a chance to see information about the customer.

For development purposes all countries used call records, like for example sales agents listening to their own calls. The difference was, was it possible to listen to the calls without a leader and furthermore Finland was the only country where sales agents always needed leader's help if they needed to listen their own old calls. Identification is one step in the customer service process flow. Depending on an examination country the step was pointed out differently, for example Finland and Norway pointed out that the step is an important mandatory step to them. Danish and Swedish sales agents did not highlight the step themselves. The basic idea of identification was mainly the same, but practices differed. Finnish and Norwegian sales agents followed the double identification protocol accurately. According to the observations and interviews the double identification was not as used in Denmark and Sweden. More analyzation about the information flow is presented later on in the results.

6. DISCUSSION AND CONCLUSION

6.1 Results

In the chapter 6.1. results will be presented by analyzing the empirical findings and the theoretical background. Furthermore, the main research question and the four sub questions will be answered. The empirical findings from chapter 5 will be reflected to the research questions and theoretical background. The results are answers to the research questions, and the answers are presented in written format but in addition pictures, tables and process charts (in appendix) are created.

6.1.1 Information and knowledge management process demonstration

The literature review-based theory part took a closer look at information management in sales organization and work process modeling. The theory part provides a background and support for the empirical part and furthermore, the first sub question is answered based on the theory section. First sub question was: **How information and knowledge management process can be demonstrated?**

As is mentioned in the introduction, knowledge management process includes knowledge creation, distribution and utilization through organization, and furthermore, the challenge is, if organization does not know what knowledge they have. (Rahimli 2012, p. 37; Sydänmaanlakka 2007, p 275) Another point of view mentioned in chapter 2.2. is that master data is separated to different systems and the systems are developed separately, even creating silos. The way the challenges pointed out above are related to the examined organization is that knowledge management is especially complicated for organizations that are global (O’Leary 1998). To summarize the examined organization, it can be said that the empirical research is based on the main problem, that the organization does not have current information of the sales agents’ work processes in Nordic level. Furthermore, as the organization is located in several countries, the information of sales agents’ work process is at a high level in each country, but combined information on Nordic level is defective. In addition, in the future the organization’s goal is to develop Nordic systems together and therefore avoid creating more silos.

As was pointed out in the introduction, new knowledge is created when links between tacit, explicit and cultural knowledge are formed. (Choo 2001) Furthermore, as was presented, organizational knowing cycle by Choo (2001) is one way to demonstrate how knowledge should be moving in an organization to achieve knowledge support for deci-

sion making. On the other hand, based on Bocsh-Sijteman et. al. (2009), Netzley & Kirkwood (2006), Zou & Lim (2002), Dalkir (2013) and Evans & Bidian (2014) in chapter 2.2. the factors that are included in knowledge management, depending on the source, were presented: knowledge creation, capturing, transferring, sharing, retrieving, storage and use. In addition, according to O'Leary (1998) the key thing in getting the knowledge cycle to work is to have an organization culture that supports knowledge sharing. In addition, the organizational culture can be supported by leaders and social support. (Linderman et. al. 2010) Therefore, knowledge management could be implemented in the organization. Chapter 2.3. focuses on information management, that is transformation of information in organization to learning and actions, and in addition is transformation of strategic information to understanding and knowledge (Choo 1998). The information management model presented was based on Choo's (1998) idea of information management. In addition to knowledge and information management, master data management is one characteristic of insurance business' information management process. The knowledge management is linked to the master data management by the knowledge of the data used and the ways of using it. Like was mentioned above in the chapter 2.2. master data connects business and IT functions. Furthermore, like above is mentioned by Choo (1998) information management model's goal is a situation where more insight is created based on the shared information.

Theory part continued in the chapter three to business processes, that were defined as different actions that are carried out to complete needs. (Allst & Hee 2002, JHS152; Lecklin 2002; Laamanen 2007) Furthermore, in the chapter three different ways and notations how to illustrate business process models are presented. In addition, to the knowledge and information management demonstration above, to achieve information and knowledge management process demonstration, the connection of business processes and information and knowledge management should be understood. Following Figure 17 illustrates the connection of above-mentioned knowledge management and value platform with the high-level process categories map. The picture ties together knowledge management during processes and process modeling. Furthermore, knowledge management is approached from the intellectual capital point of view, as the value platform elements are presented in the figure.

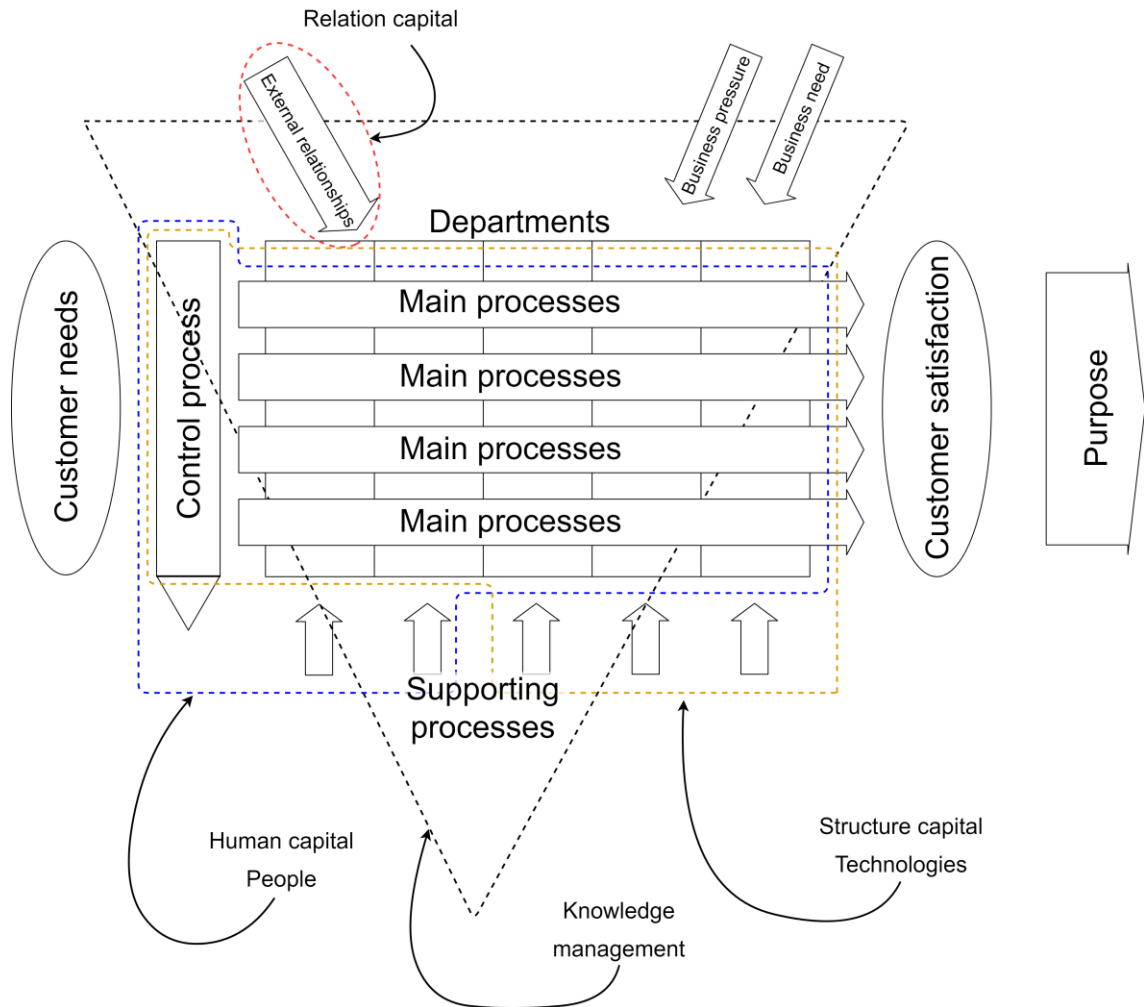


Figure 17. Knowledge management in process map

Goal of the Figure 17 is to illustrate how knowledge management is connected to business processes and how knowledge management process can be illustrated in a business process point of view. In the figure the business process categories from chapter 3.4 are illustrated in addition to intellectual capital factors: human capital, structure capital and relation capital are illustrated where the factors are in the business processes. The intellectual capital factors are combined as the value platform, and therefore the factors, illustrate how value is created with the co-operation of business processes. Continuing, knowledge management ties the control processes, main processes and supporting processes together.

In addition to the factors pointed out in the picture it can be added that Choo's knowledge cycle (Figure 1.) can be seen from the picture also. External knowledge is brought to the Figure 17 by the relation capital, external relationships and both business pressure and business needs. Signals from the organization come from the supporting processes and departments and as the knowledge management is illustrated including the whole process map, the knowledge management heads towards a purpose. Continuing, also concept of information management including MDM presented in chapter 2 is not illustrated in the

Figure 17. All the departments are handling data and information necessary for their work. Therefore, information management model that shows how information is moving and how it is utilized is happening inside of all units. On the other hand, the factors of information management presented in the Figure 3 can be identified also in the high-level knowledge management in process map (Figure 17.) as the technology and people are set in the figure and the processes are in a key position in the figure. The figure is heading toward a purpose where all the factors work together, and the goals and the purpose are achieved (I-Scoop 2018; Detlor 2010). In summary, the knowledge and information management processes are connected to organizations business processes. The management can be demonstrated by the individual processes, or in a higher level how the knowledge and information is going through whole process organization. Furthermore, as will be presented in the following sub-chapters, the information and knowledge process can be looked at closer in specific unit of work task.

6.1.2 Examined organization value platform

Second sub research question was concerning value creation, and is answered based on the interviews, observations and theory. The second sub question was: **How is value created during examined work process?** The value examination during the work process was based on the value platform model presented in the chapter 2.2.

The chapter 2.1. focuses on the subject of customer service, and it is pointed out that the key thing in sales organizations is to focus on customer service and customer experience (Bernoff 2011), as businesses cannot survive without satisfied customers (Hussain et. al. 2011). In addition, according to Aspili (2013) the goal of sales organizations is to offer value-added solutions for the customer. In another point of view, Nonaka and Takeuchi (1995) emphasized that tacit knowledge has to be converted to explicit knowledge, and it has to be shared with the organization in order to achieve value from knowledge, and in this cycle front-line employees are in key position. In the examined work process the value creation is looked at from intellectual capital point of view as according to Laihonon et. al. (2013) the intellectual capita is more meaningful when the capital is not committed to any physical product. Also, Kujansivu et. al. (2007) and Lönnqvist et. al. (2005) mention that resources of a knowledge organization are often immaterial when the result of work are also immaterial, as is introduced in the chapter 2.2.

Therefore, the value creation of the examined work process is based on the union of human capital, structure capital and relation capital. The identified factors of human capital, relation capital and structure capital during sales agents' work process in private distribution are shown in the Figure 18. Therefore, Figure 18 illustrates examined organization's value platform of sales agents work in private distribution. The content pointed out in the figure, is based on the sales agents' work process observed in all of the four examination countries and the findings are integrated from the observations in overall during the process.

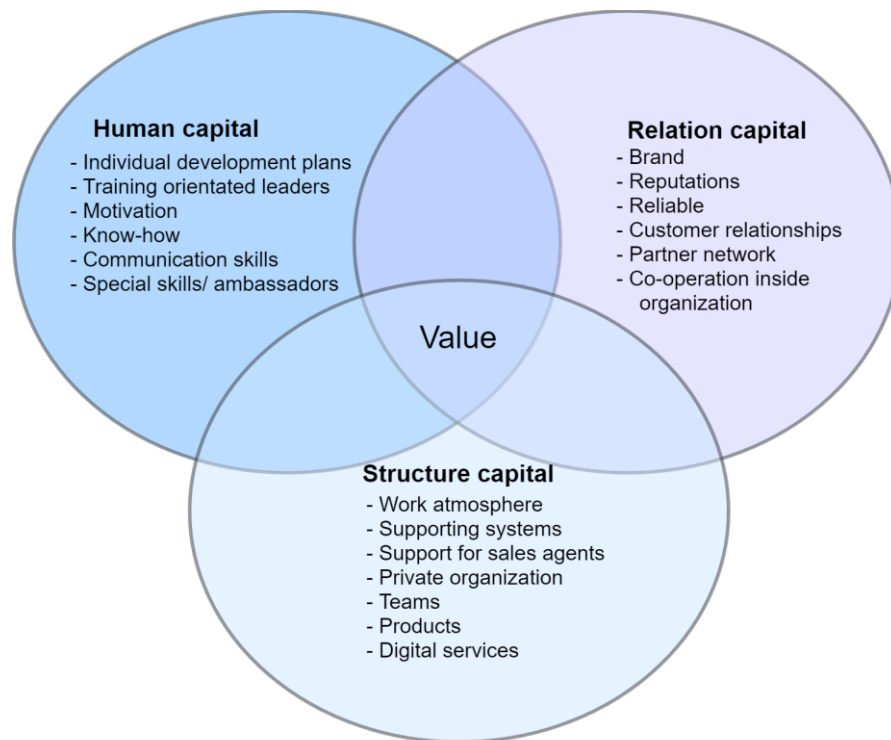


Figure 18. Value platform in examined sales organization

Human capital is the individuals' knowledge, experience, capabilities, skills, creativity and inattentiveness presented in the Figure 5. In the examined sales agents work process the findings about human capital are mainly the capital individual sales agents bring for the whole private organization. The findings of human capital are emphasized in the training and development of the sales agents, as that was one sector that was pointed out across the interviews. And in addition, literature supports the importance of leaders and social support (Linderman et. al. 2010) The factors like individual development plans, training-orientated leaders, know-how and special skills/ambassador are part of the sector. The other sector that was found was motivation, as job satisfaction was highly valued based on the interviews. Other factors of individual capital were communication skills as the examined work was mainly about communicating with customers.

Relation capital was introduced in the Figure 5 to include the external relationships and organization's collaboration networks. Findings about relation capital are based on the comments during interviews based on different inquiries that company's brand, reputation and reliability can be seen as examined work process relation capital. In addition, as the organization's business idea is based on the customers, the customer relationships are important relation capital. Furthermore, like is presented in the previous empirical findings chapter, partner networks are part of the work process examined and therefore part of relation capital.

Structure capital includes the supporting systems and the background and meanings of supporting systems to the structure capital, and furthermore to created value, are various. One point of view is the functional systems that enable sales agents to do their work. In addition, as is pointed out above in the chapter 2.2. master data is the core business data and most trusted version of important data. (Apostol 2007; Hubert Ofner et. al. 2013; Haug & Stentoft 2011) In the examined organization, the core data of sales agents work process is available in the systems that the sales agents use, for example production data and customer data. And like is referred above to Vilmiko-Heikkinen (2017) typically master data is stored in many different information systems and processes can use master data from more than one data warehouse, and this was also detected in the sales agents' work process. And therefore, supporting systems are in a key position to offer master data for sales agents' everyday use, and therefore make the master data available across the whole organization. In reflection to the answer of the first sub-research question the master data is managed as a product in the examined organization, as based on the interviews the customer information is also defined as an important product to do outbound business. Continuing, supporting systems back up the know-how of human capital. The setup of private distribution in sales agents' point of view is mentioned as part of the structure capital. From Aspili's (2014) point of view sales and service should be carried out together in order to achieve better efficiency in customer service and more uniform answers for customers.

6.1.3 Examined organization information management model

Third sub question was: **What is the information management model during sales agents' work process?** and it takes a stand on information management during examined work process on a Nordic level. The point of view of the question is based on the Choo's information management model introduced in chapter 2.3. Furthermore, the sub question 3 helps to fulfill the thesis' goal of creating understanding of the current state of sales agents' work process, in order to develop and standardize the contact center business and to achieve better synergy benefits in the future. This is based on the fact Lecklin (2002) mentions above, that unified information architecture or know-how about needed and existing information is required to utilize information. In addition, as is mentioned based on the literature review, information management model helps to analyze and model what kind of actions are completed with information (Choo 1998) and therefore supports the answer of the main research question.

The examined process's information needs, information gathering methods, information storage in organization, information products, information distribution, information use and found adaptations of the operation are illustrated with the information management model. Information management model of the examined process is presented in Figure 19.

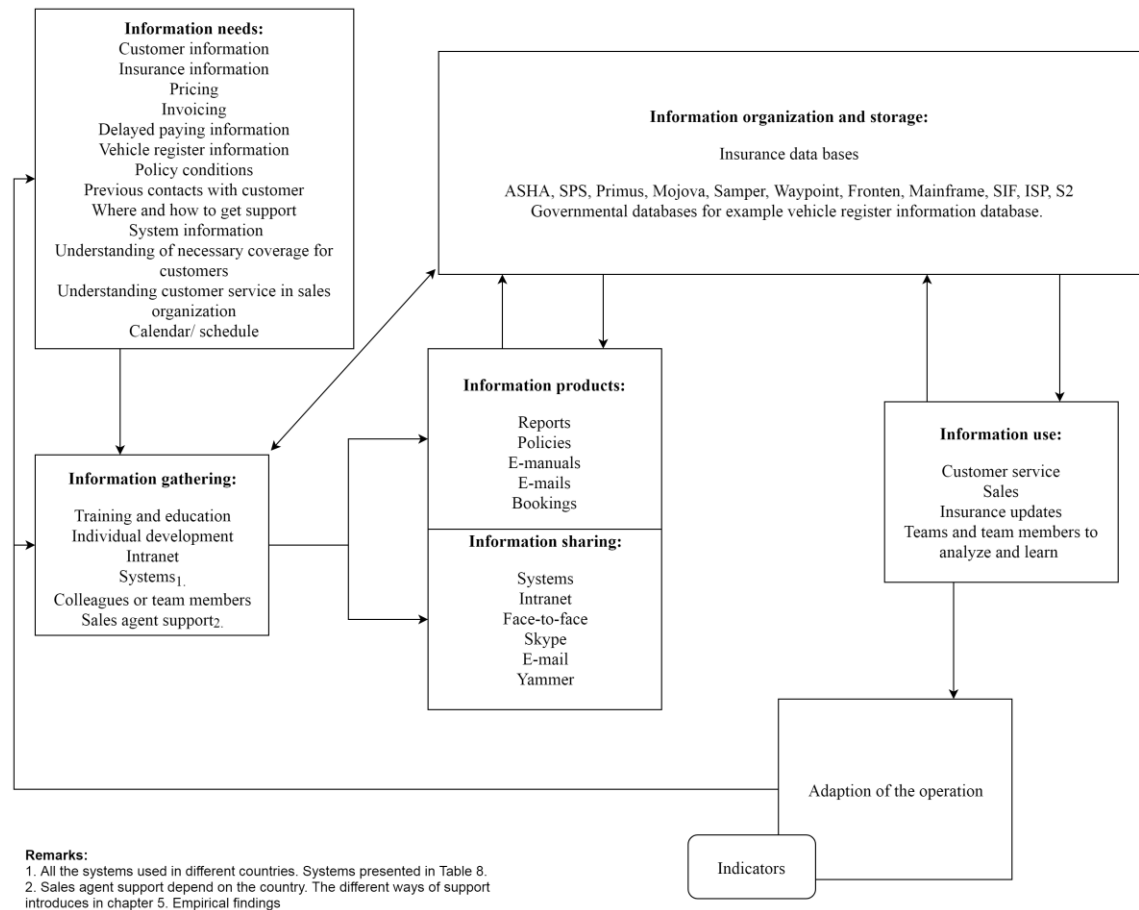


Figure 19. Examined sales organization's information management model

As is pointed out from Choo (1998) information management does not equal management of information tool, and therefore the Figure 19 is also analyzing other information factors of examined work process than just information systems and storages. Above by Detlor (2010) was mentioned that information management is heading towards more efficient working, as the employees have better possibilities to accomplish their tasks with the right information. The model helps to understand the information flow during sales agents' work process as it is a part of the main research question. The model illustrates that the information needs are wide, and therefore focusing on fully filling the needs affects the sales agents' daily work considerably like is said based on Detlor (2010). The information management consideration points out differentiations where information is found even though the needs are almost the same.

6.1.4 Differences in work process

Fourth sub question was: **How does the sales agent's work process differ in Nordic countries?** The answer to the question is based on the observations and interviews represented in the chapter 5, Empirical findings. The main differences that were found between examined countries are summarized in the following Table 9.

Table 9. Observed differences

	Finland	Norway	Denmark	Sweden
Teams (how the teams are formed, and how many teams there are)	16 Inbound teams, 12 Outbound teams, 2 Flex teams	19 Inbound teams, 9 Outbound teams	7 Inbound teams, 1 E-team, 2 Outbound teams	16 Inbound teams (4 focus teams), 13 Outbound teams, 2 Flex teams, 2 E-teams
Work hours for Inbound (readytime/backofficetime/greentime)	Readytime and backofficetime	Greentime and breaks	Greentime and lunchbreak. Coffebreak according to own schedule.	Specific schedule.
Work hours Outbound (readytime/backofficetime/greentime)	Readytime and lunchbreak. Coffebreak according to own schedule.	Greentime and breaks	Open schedule as lunch and breaks are according to own schedule.	Specific schedule. Times is shared with connecting to customers and booking meetings, and time for the meetings.
Work shifts (Except flex teams that works in evenings and weekends)	Shifts from WFM for 6 weeks at a time	Every day is the same except longer day once a week	Every day the same expect once of week.	Every week is formed similarly.
Customer's contact channels	Call, My-page, e-form, chat, call-back, e-mail	Call, e-form, chat, call-back, e-mail, social media	Call, e-form, chat, call-back, e-mail	Call, e-form, chat, call-back, e-mail, waypoint link via e-mail
Blending	Yes, except chat	Yes, all channels are blending	No, but has been tested	No
Communication channels to the customer	My page -messages, e-mail, SMS, call	E-mail, SMS, call	E-mail, SMS, call	E-mail, SMS, call
Customer identification	Double identification: social security number and another identifying question, address for example.	Double identification: any two identification questions	Usually social security number or policy number	Social security number and its comparison to the profile system opens
Workforce management	Yes, inbound teams' work-times are adapted to customer flows	Sales are working with circulating work shifts	At the moment one person is responsible for the work shifts. But moving towards Workforce management system.	Yes, inbound teams' work-times are adapted to customer flows
Skills	Yes, personal skills. For example: child insurance skill	No	No	Ambassadors and sales agents focusing in partner insurances
Team meetings	Weekly	Weekly	Once of month	Twice of week
Daily goal	No	Yes, unofficial follow up in Skype	No	Weekly goal, but the type of insurance more important.
Possibility of listening to own calls	Only with teamleader	Yes, for 2 weeks	Yes	Yes
Reports	My reports -page	Report page integrated to Fronten via link	Two different report-pages. The other report-page counts automatically the sales from system, but the other requires sales agent themselves to mark sold items. In addition, e-mail about customer feedback.	Reports are send by e-mail.
System opens automatically	Yes, if phone number saved	Yes, if phone number saved	No	Yes, if phone number saved
Document folder	No	Yes	No	Yes
Campaigns	Yes	No	No	Campaigns mainly with partners
Chatbot	Yes	No	No	No
Chat disappears when lineup	No, but possibility to change from chatbot to sales agent disappears	Yes	Yes	Yes

Help for sales agents in problem situations	Chatbot Suvi, insurance support	Helping team called FSP	Runners	Ifpedia, CC support forum, ambassadors
Training	One intensive educational week, followed by work in start team for 8 weeks. Principle to start calling as soon as possible. Same for inbound and outbound.	One month training, that is same for inbound and outbound teams. Class room training, but the orientation has been changed in the past year to include more communicational skills.	First class room training, then co-listening and followed by training with headsets. Training team is sitting in CC with inbound and outbound teams.	Training takes 4-5 weeks and includes co-listening and practicing with headsets. A lot of training with experiences colleagues. Also one week of selling skills.
System online/offline status after contact	Yes	Yes	Yes	Yes
Checking valid insurances in the end of call	Yes	Yes	Yes	Yes
Updating customer information	Yes	Was not mentioned	Was not mentioned	Was not mentioned
Insurances cannot be changed by other sales agents if some changes are in pending status.	No	Yes	Yes	Yes
Callback 2.0	Yes	No	No	No in outbound, but yes in inbound
What if customer doesn't answer to callback	System keeps them on the queue for total of 3 tries	Have to put up a note, to try to call in 5 times	Sales agent marks to system that customer didn't answer and the contact stays on queue for 5 tries. But max 2 times in one day.	With callbacks twice. With outbound contacting the contact stays in the systems for 8 tries. But if customer doesn't answer to booked meeting then sales agent tries 3 times.
Principle to call back when e-mail	Yes	Yes	Yes, if not simple task	No
Principle to call back when chat	Yes, if chat comes to sales agent	Yes	Yes, if not simple task	No
System automatically transfers status to online after call	Yes	Yes	Yes	Yes
Own call back transfers to other sales agent, if no time to answer	Yes	No	Yes	No, but all agents have a work partner who is responsible for meeting etc. if sales agent gets sick or is not at work.
Systems tells the language of incoming call	Yes	Yes	Yes	Usually, not always.
Opportunity to look at the customers latest contacts to/from IF	Yes, but there are no notes.	Yes, on the customers frontpage.	Yes	Yes, on the customers frontpage.
Callback opportunity in the call queue	Yes	Yes	Yes	Yes
Messages for my page	Yes	No	No	No
E-mail and SMS templates	Yes		Yes, for SMS, no for e-mails	Yes
UW system for considering price for loyal customers	No	No	Yes	No
Daily e-mail about open offers and upcoming meetings.	No	No	Yes	No
Call system integrated with outlook	No	No	No	Yes, the outbound call system (S2)
E-mail templates for outbound call notes.	No	No	No	Yes

The Table 9 rounds up all the main findings about the differences between examined countries. The findings are gathered from the six examined fields discussed above in the

Chapter 5: set up, systems, workforce management, education, problem situation, information flow. Therefore, the Table 9 answers to the sub research question four. To point out suggestions, large entities like new employees' orientation, sales agent support in problem situations, report platforms and workforce management are carried out as country-specific. Therefore, merging the entities or achieving synergy benefits by sharing experiences may be worth examining.

6.1.5 Information and knowledge utilization during work process

Main research question was: **How do sales agents in Nordic countries utilize information and knowledge during work process?** The sub questions answered above are partial answers to the main research question. The combination of the sub questions' answers and the process modeling below, forms a complete answer to the main research question.

Sales agents' work process is modeled and based on the empirical findings presented in the chapter 5. The processes are illustrated with process flow chart, operation models and work flow charts. According to Luukkonen et. al. (2012) the examined work process can be categorized as dialectical process, but the general view follows also the teleological process. Dialectical process is formed based on interaction like in this situation, where sales agent is in interaction with the customer and therefore cannot follow same step in every contact (Luukkonen et. al. 2012). Furthermore, in a general view, processes have a goal to serve the customer and sell insurances and different steps are taken to reach the goal, and therefore can be categorized as teleological process (Luukkonen et. al. 2012). Process flow chart is presented below. Like above was mentioned based on JHS152 the process flow chart illustrates the most important processes. Also, operations models are presented below, and according to JHS152 those are more accurate than process flow chart. Furthermore, as is presented above, work flow charts are the most accurate illustrations of processes (JHS152; Luukkonen et al. 2012). The accurate work flow charts are presented in the appendix E-N and appendix D explains the used notations.

Figure 20 below sums up the primary, secondary and tertiary processes of examined organization. The primary processes are visualized with dark red color and the thesis is focusing on the customer service process, private and to customer process, private. The primary processes are where company is in connection with customer and income is made for the company (Aalst & Hee 2002). The difference of customer process and customer service process is that the customer service process is based on the customers question or activity to connect with the examined organization, whereas customer process includes also the CRM leads that are basis for customer calls from the organization. Furthermore, blue color illustrates the departments. The observations were done in the private S&S (sales & service) department. Lighter red represents the secondary and tertiary processes.

Supporting processes are the secondary processes, and they are illustrated under the primary processes, as they are supporting the main processes all the time during execution of primary processes. Tertiary process is the management process, as those are coordinating and managing the company's processes (Aalst & Hee 2002).



Figure 20. Process flow chart

In the Figure 20 in addition to primary, secondary and tertiary processes, customer satisfaction can be seen as the goal, and the starting point in the customer center point of view is the customer need. And as is referred to Choo (1998) above that the goal is to have processes heading to the goal, and the knowledge and information management in organization is part of that, as they are managing how the information and management flow is formed. The Figure 20 presents the relations of the processes in the examined organization. The Figure 20 visualizes the overall picture of the most important processes in the examined organization, like is said above based on JHS152. To understand the meaning of the process flow chart for the main research question, it has to be seen that the Figure 20 points out the connection of different supporting processes to the main examined processes, and therefore illustrates information and knowledge flow from secondary processes to the examined customer and customer service processes.

The following operations models (Figure 21 and Figure 22) are taking an already closer look to the examined inbound and outbound work processes. The operations models are high level illustrations that give a rough idea of the inbound and outbound processes. First the Figure 21 looks into inbound process, and then Figure 22 looks into outbound process.



Figure 21. Organizational level work process in inbound

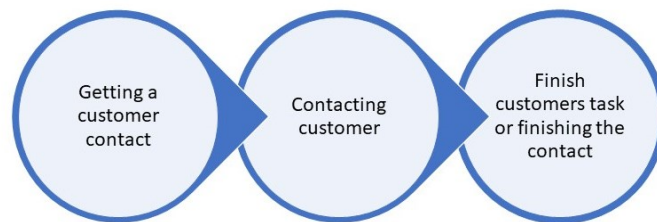


Figure 22. Organizational level work process in outbound

To summarize on a high level the operations models in sales and service teams in Nordic countries are the same. The differences can be found on a more detailed level. Furthermore, in the appendix E-N each examined country's own high-level work flow illustration are presented. Each of these high-level charts has a sub-process called inbound customer service or outbound sales & service, and only Sweden has these sub-processes separated to own notations. Furthermore, in the appendix there are own work flow charts for each of the countries' sub-processes: customer service inbound. The sub-process: outbound is so similar in Finland, Norway and Denmark that there is only one appendix N illustrating Finland, Norway, Denmark sub-process outbound and own appendix M for Sweden, sub-process outbound.

The appendixes E-N answer to the main research question as they represent how sales agents carry out their work process. The answers of the previous sub questions support the answer to the main research question, as with a combination of all the answers can be formed an overall picture of how sales agents utilize information and knowledge during their work process.

6.2 Discussion

The research was focused to insurance company's private distribution's contact center. Sales agents are contact center employees working in close connection with customers, and each customer contact is different. Furthermore, as a large Nordic company, the contact centers are working in all Nordic countries in more than one location. The wideness of the organization and the hectic interaction with the customers brings own challenges

to the work processes. The purpose of the research presented above was to gain understanding of the current state in order to develop and standardize the contact center business. The aim was to achieve better synergy benefits and enable development of one unified set of system that could be used in all Nordic countries, instead of all countries having their tailored features in the same system. The main goal of the research was to create the private distribution's sales agents' work process in Nordic countries, and to identify differences and similarities between the examined countries. Furthermore, the research focused on the information flow and work methodology during the work process. The main goal is fulfilled in the previous chapter 6.1. as the created process charts are presented and differentiations of the work processes in each Nordic country are summarized in Table 9.

The theoretical concepts of the study were information and knowledge management and business processes, more accurately business process modeling. The theoretical concepts were discussed separately and combined in the results part when answering the research question. It can be said that the connection between information and knowledge management and business process modeling was quite apparent, even though the references used in the literature review part were mainly discussing only one of the main theoretical concepts. In addition, the theoretical concepts discussed above, such as terminologies and definitions, are quite researched on their own and therefore stabile. Even though they are stabile as separate theories, there is little to no information on combining these two theories, and that is what this thesis does. The combination is important, because the work sales agents do is very knowledge-intensive, and the volume of sales agents is very high. In the study based on literature review information management model (Choo 1998) and value platform model (Tahvainen & Hermans 2008) were chosen as the main frames of reference. Based on those frames of reference first sub question was answered and knowledge management in process was created. Furthermore, like is mentioned above, both information and knowledge management and process-improvement are used to improve organizational performances. In the thesis the improvements based on these two methods are combined. Therefore, in this examined organization, and the other organizations of same size with large contact centers, can benefit from the work process development through information and knowledge management. This study offers several point-of-views of development areas in these sorts of setups.

The work process in the contact centers was mapped out in the empirical part of the study. The mapping out was done in four Nordic countries. The empirical findings were divided to six categories. The results in the previous chapter 6.1. were presented according to the empirical findings. In the literature review the chosen frames of references settled well together with the empirical findings. And the empirical research follows the stands presented in literature review, for example about the value creation in a knowledge-intensive organization. Also, the interviews of empirical research confirm the state from the literature review, that sales and service is better to carry out together.

This study also offers a modelling of work processes which are alike the one in examined organization, and the information management in those processes. These models can be generalized and utilized by examining high-level processes and concepts of information needs and information usage. This study is relevant and contemporary because processes are becoming more automated and automatization is used to create more effective processes. Process modelling of this scale and combining information management with it are in a key position when you are in a position where you are examining for processes to automate. Therefore, one contribution of the study is the combination of information and knowledge management and contact center process modeling.

Over all the study generates a lot a new information of the examined organizations sales agents works processes in each Nordic country, about supporting processes and information model during the work process. The present current state of the work processes is exploited by both IT and business departments in the case organization. The exploitation in IT organization is concerning system development and new features. Furthermore, the research is base for possible automatized processes in sales agents work process. On the other hand, for business organization the research gives understanding of current work practices, and good base for developing Nordic best practice. Furthermore, study enables to use other countries work methods as the information of the practices is shared. For the case organization the study provides a wide understanding of sales agents work process from agents' point of view. As the empirical research covers large number of sales agents (27) the presented current state can be seen as reliable. The research gives a wide overall picture of contact center work process. In the research the challenges of information and knowledge management in a contact center environment are presented and are following the previous literature (Rahimli 2012; Sydänmaanlakka 2007; O'Leary 1998). Furthermore, the presented business processes follow previous literature (Aalst & Hee 2002; JHS152; Lecklins 2002; Laamanen 2007). The intellectual capital elements mentioned also in previous literature were found in the work processes, where contact center is the knowledge organization in question. (Tahvainen & Hermans 2008; Kujansivu et. al. 2007; Lönnqvist et. al. 2005) Furthermore, the elements found in empirical research like sales agents support and training orientated leaders follow the literature as way of creating and maintaining an infrastructure that will enable knowledge creation in processes. (Linderman et. al. 2010) Therefore, the results of the research support previous literature in a several areas.

6.3 Evaluation of the research

The goal of the thesis was to understand the current state of sales agents work process in each examined Nordic contact center. Furthermore, identifying differences and similarities in the examined work processes was in a focus. The goal of the thesis was to act as a starting point in developing and standardizing the contact center business and to achieve better synergy benefits in the future. Furthermore, according to Heikkilä (2005 s. 29) one

of the most important indicators of success of a research is the ability to answer to research questions as well as fulfill the research goals. From the organization's point of view the research fulfilled the set goal and furthermore, managed to answer the provided research questions. The research provided a wide understanding of the current state of both IT and business units. Furthermore, based on the research, both departments received understanding on what sections can be developed in order to have a fully unified Nordic organization. And as is mentioned above, one issue of the examined organization is that it is large and Nordic-wide, and therefore the knowledge sharing is complicated; the research has been able to produce results across department and country borders.

Research covered two main theories concerning knowledge and information management and business processes. Both of the separate subjects are widely researched in the literature, but on the other hand the literature and researches concerning both of the subjects as combined are rare. Both of the theories could be studied in a thesis of their own, and therefore in the scope of a thesis the subjects were only looked at within certain limits. However, even though the goal of the study was practical, and both of the theory subjects are widely researched, the thesis managed to take useful point of view for the theories.

Furthermore, as the organizations preference was to research all their main operation countries, the empirical research was quite wide. The strength of the thesis is the comprehensive material gained from the empirical study. The empirical part is overall collected from 4 introductions, 27 interviews and 37 observations. One aspect affecting the research is that the number of observed sales agents in each country was not the same and furthermore, they did not speak the same language during observations. Furthermore, notable amount of the interviewed employees were sales agents as 27 of the 37 interviewed persons were sales agents. Therefore, the research gives very good understanding of the sales agents work process in their own point of view. The 10 other interviews were done to various other employees, mainly system specialists and leaders, therefore in a wider time frame the study could be expanded to bigger number of employees working also with supporting processes. In addition to the empirical part, the research was done each examined country at a time, and a second round could have enabled to discuss and compare some found differentiations even more, if the finding was not done during the first examined round. Also, in a wider time frame, or with several researchers, the study could also be expanded to include data analysis parts, for example about customer queue times or sales agents' sales figures depending on the orientation they have received. Different data analyzations and visualizations could support the research in order to find the best practices and data-based development suggestions.

The researcher's experience about the studied insurance field was concise. That can be seen as an issue affecting the thesis. On the other hand, organization was looking for a objective outlook on the sales agents' work, as the researcher had not worked in any of the four countries' contact center. Therefore, the missing experience in the particular organization was a desirable feature, but overall the absence of knowledge about the field

required some introduction. It is also worth mentioning that research remained objective while analyzing the different countries contact centers. Overall, the insurance field is a fast-changing business, and even during the six-month research period, some of the examined structures have been changing, and therefore the rapid-setting field set its own challenges.

Overall the material used in the literature review is from reliable sources and the research methodology is described in great detail. Therefore, the study is easy to repeat, and for example in the examined organization's situation, the study could also be repeated in the commercial department.

6.4 Future study

Regarding the future studies, the point of view of the thesis raises a couple suggestions. Already in the evaluation of the research chapter a couple of suggestions were pointed out on how the research could be continued. Adding more data analyzation could provide another point of view to the study. For example, data analyzation about contact amounts and queues' waiting times could be done. To take this thesis' subject further, case studies could do deeper analyzation regarding workforce management and data-based findings could provide the organization a Nordic-wide suggestion for unified workforce management system. Data-wise, the sales agents' reports could be compared Nordically and therefore more differences could maybe be pointed out. Also, the study could be continued with bigger number of interviews of employees from supporting process. In addition, observations also in supporting processes like sales agents' orientation, and sales agents support, could bring new depth to the study. The study is also repeatable and therefore, future study could concern the commercial department or the claims department. Currently automation is a topic of great interest in the case company but furthermore, in other companies the study can be a good start to implement robotic process automation. As the study helps to map and identify the current state of processes, in the future it could help to identify processes that could be carried out with robotic process automation.

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APPENDIX A

Sales agent

1. What kind of tasks you get here?
2. What kind of teams you have in your contacts?
3. Do you have an aim or a goal to also sell insurances here in customer service?
4. Can you do callbacks for yourself that would start automatically?
5. When you send an offer to customer will they get it via e-mail?
6. When you do a callback how many times you try to reach customer?
7. Do you get calls only in Finnish/Norwegian/Danish/Swedish or also in English?
 - a. If yes, can you see the language?
8. When the call start, do you check the identity of the customer. And how do you do that?
9. Do you have some campaigns here?
10. How are your workdays formed?
 - a. Do you have some schedule for a day?
 - b. Are the breaks and lunch scheduled for you?
 - c. How do you get your work shifts?
11. What does not work in the todays systems in your opinion?
12. How about what works well?
13. What do you do when you have some problem situation?
14. What kind of training did you receive when you started to work here?
15. Have you had some additional education later?
16. When you have answered to customers questions do you have instructions to also check all their insurances? And furthermore, tell about the customer about insurances that they do not have?
17. Do you have some weekly team meeting?
18. Do you get reports about your own doing?
19. Do you finish each task at one time? Or do you have like some back-office time?
20. Where do you mark what you did, when you finish tasks?

APPENDIX B

Team leader

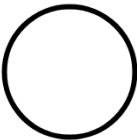
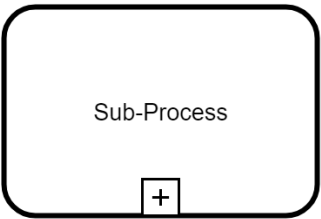
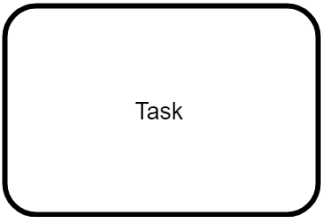
1. Can you tell me what are your responsibilities as a team leader?
2. What is the normal size of inbound and outbound teams in Finland/Norway/Denmark/Sweden?
3. What different inbound and outbound team do you have in Finland/Norway/Denmark/Sweden? How about do you have what kind of special skills inside the teams?
4. At the moment is there any blending in Finland/Norway/Denmark/Sweden? How about plans in the future?
5. What kind of campaigns do you have here in Finland/Norway/Denmark/Sweden?
6. What kind of reports agents get about their work? And how you wish them to act based on the reports, for example do they have some reference values they should follow?
 - a. Like are the team member wished to act differently depending on the reports?
7. How about the reports you get, do you get more reports about than your team about what they do?
 - a. To what direction the team members are lead based on the reports?
8. Do the sales agent have the same daily goal?
9. How often do you have meetings with your team members and what are the meetings about?
10. Do you know do they have own educations to inbound and outbound sales agent here?
11. Are the agents instructed to listen to their own conversations?
12. Are the sales agents doing tasks one by one with no any specific back office time etc.?
13. What kind of system do you have, when sales agents have some problem, for example they don't know some answer, or they don't know how to use some system?
14. And can you tell me how are the new agents trained in the beginning?
15. How about is there some factor like good success with sales etc. that can affect salary here?
16. Are you responsible of the work shifts of your own team?
17. Is here a possibility for customer to ask for a callback if queue is long?
18. Do you know is the chat going to disappear from customer at web-page if the queue is too long?
19. (Callback 2.0?) Do you have a system, where sales agents can do callbacks to system, that those can come to anybody?
20. If sales agent does a call back from themselves do they have to dial the number and start the call, or will the system start automatically?

APPENDIX C

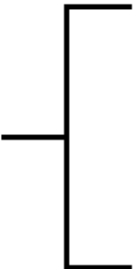
System specialist

1. Can you introduce quickly what do the main systems sales agents use here?
 - a. Is the offer system own system even it is integrated to the main system or is it property of the main system?
2. Do you know do they have some system for work shifts?
3. What are the main upcoming updates? What systems will then be replaced?
4. Is it possible at the moment to send messages or offers to my page?
 - a. Will you have this in the future?
5. What customer can do with my page?
6. Do you have same chat bots? Are you getting those?
7. Are the e-mails sales agents sent secret / encrypted?
8. Is the outbound system S2 going to stay?
9. Are all channels blending here?

APPENDIX D

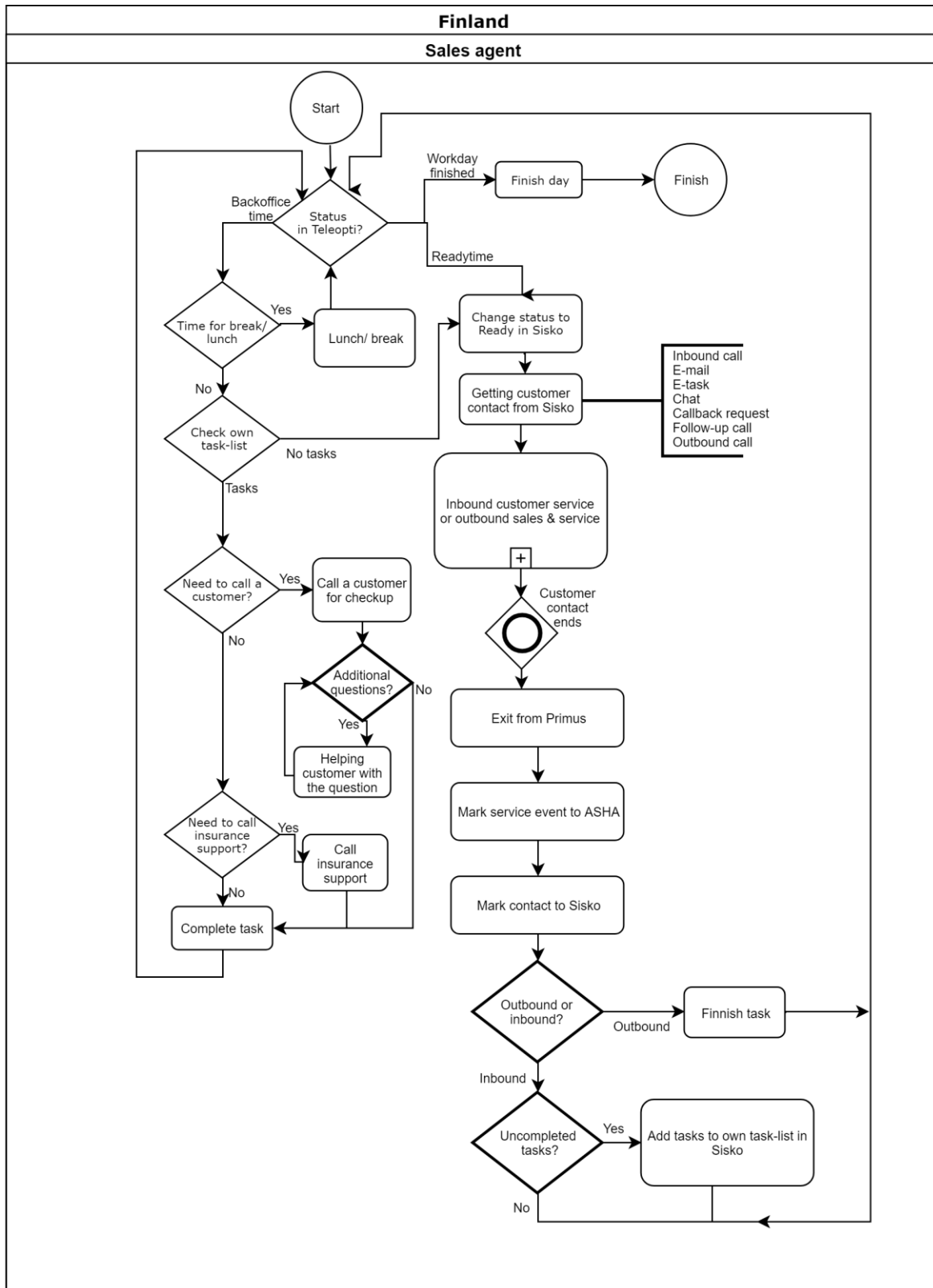


Directional
connector

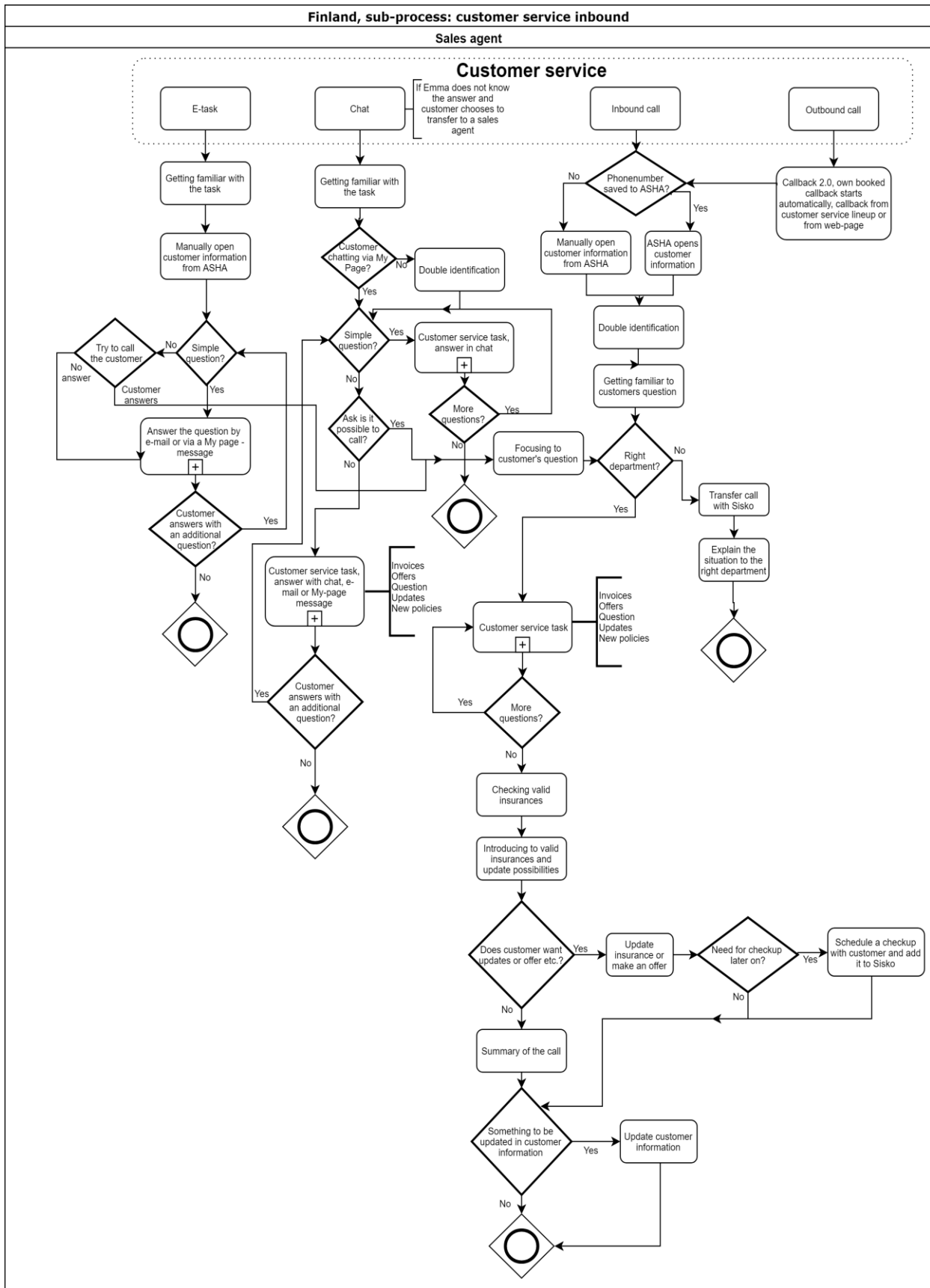


Annotation

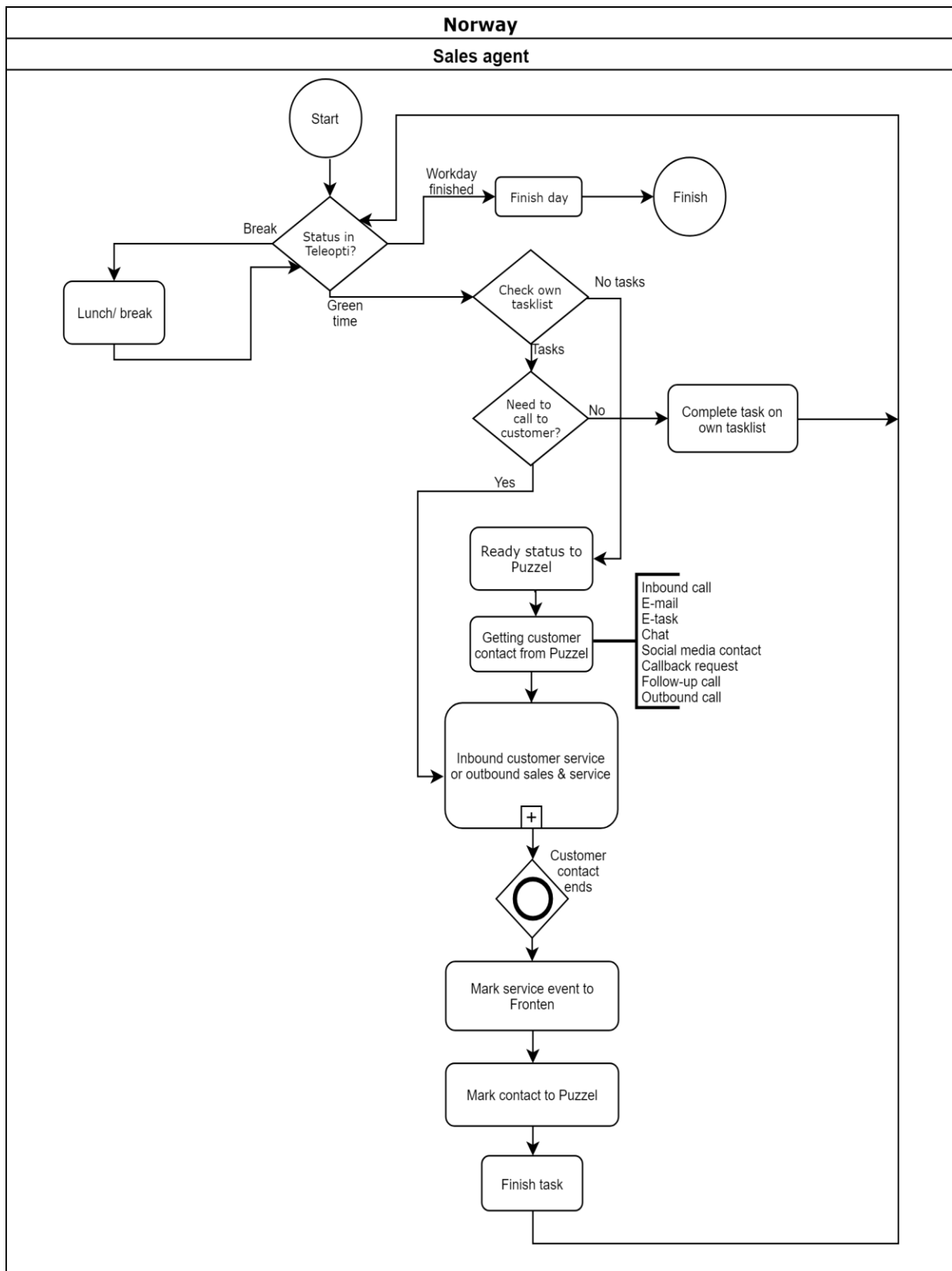
APPENDIX E



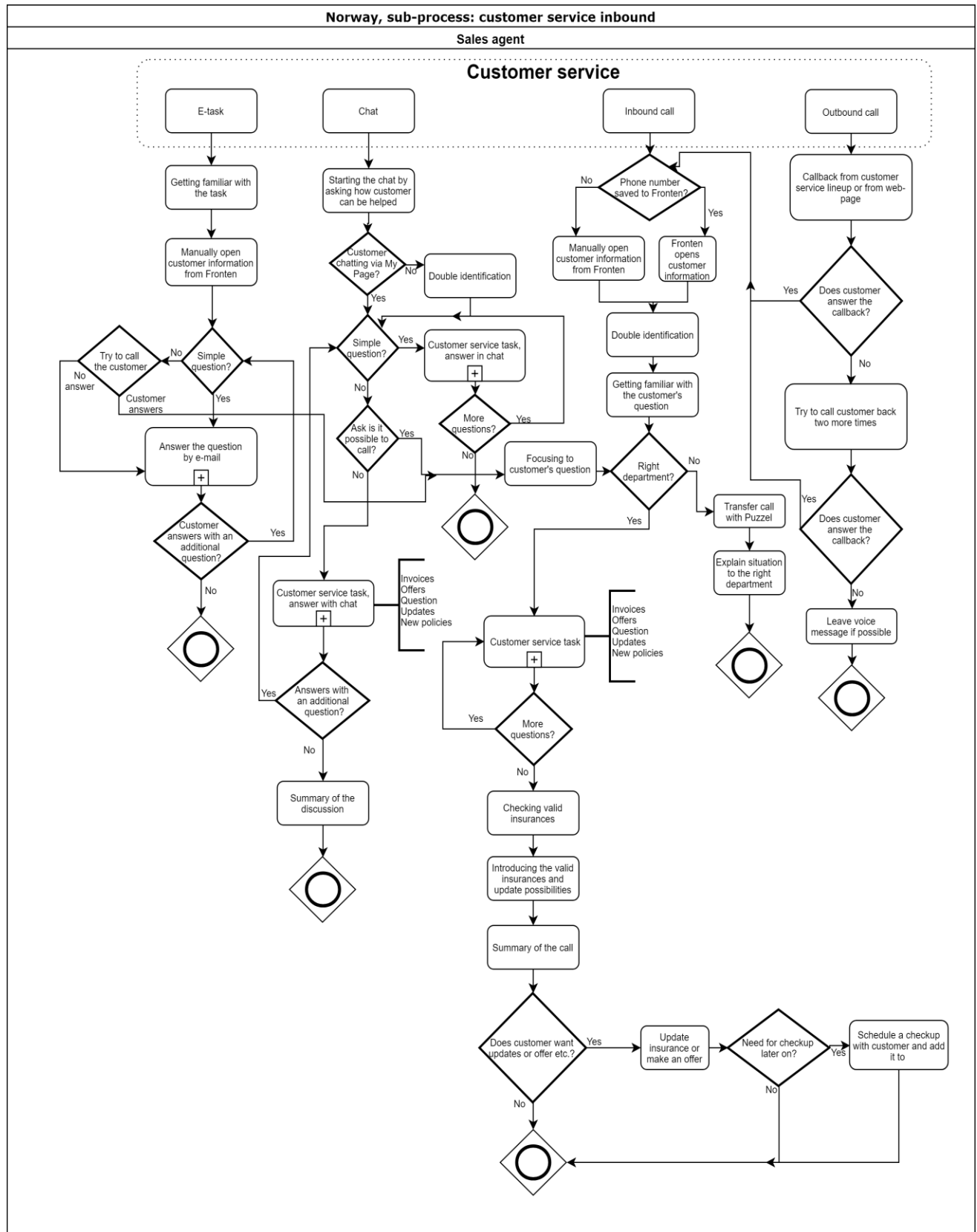
APPENDIX F

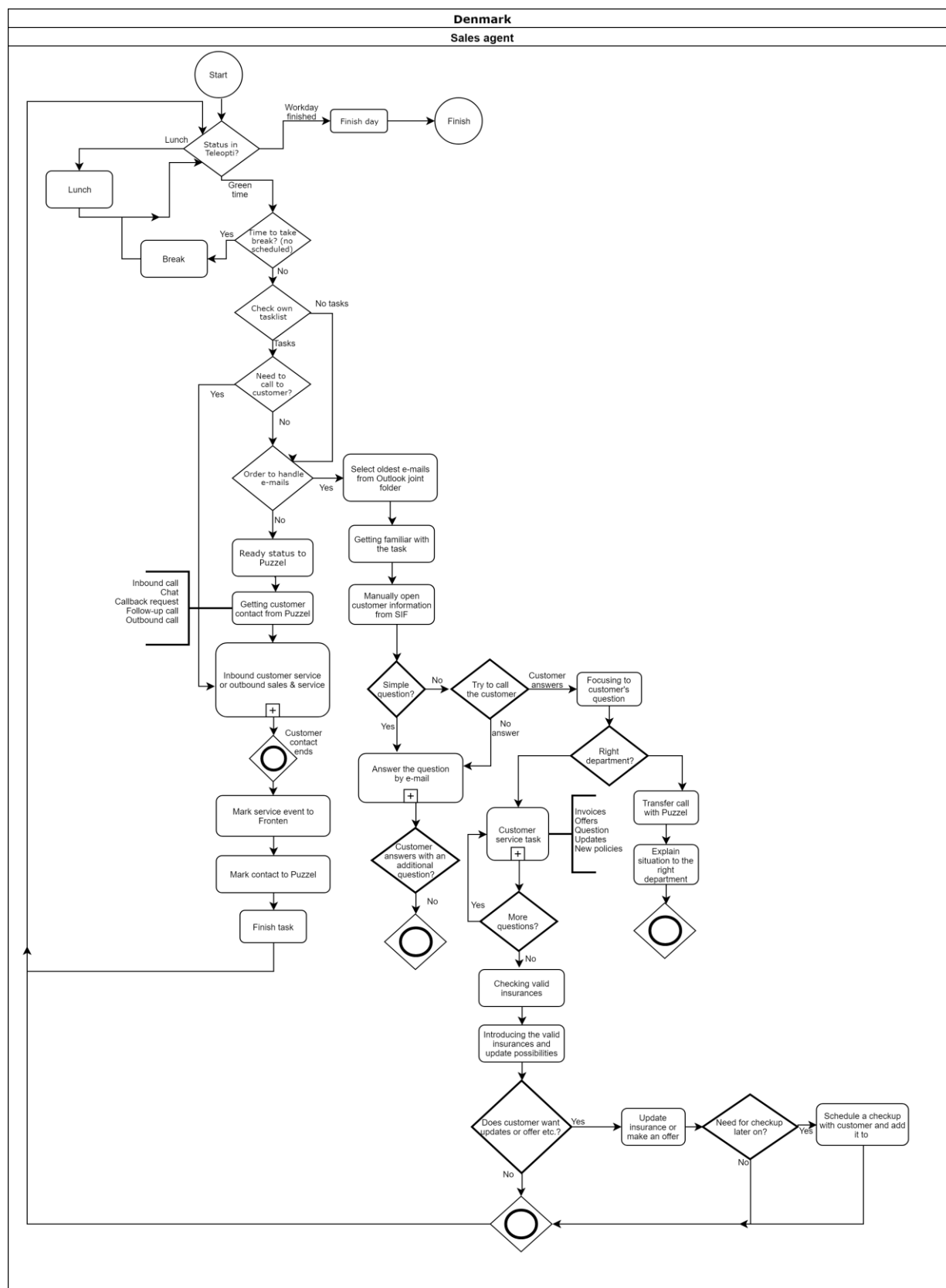


APPENDIX G

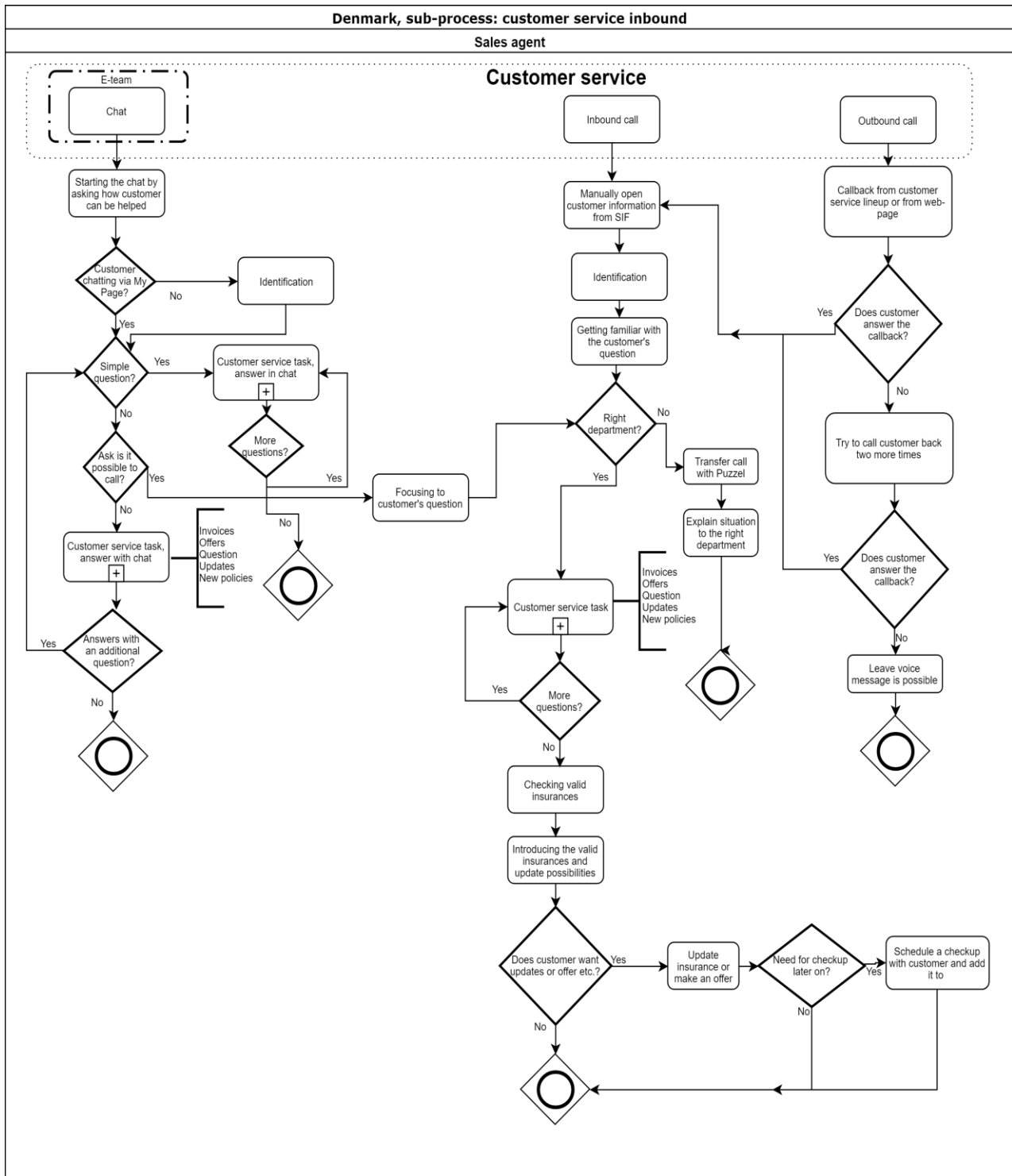


APPENDIX H

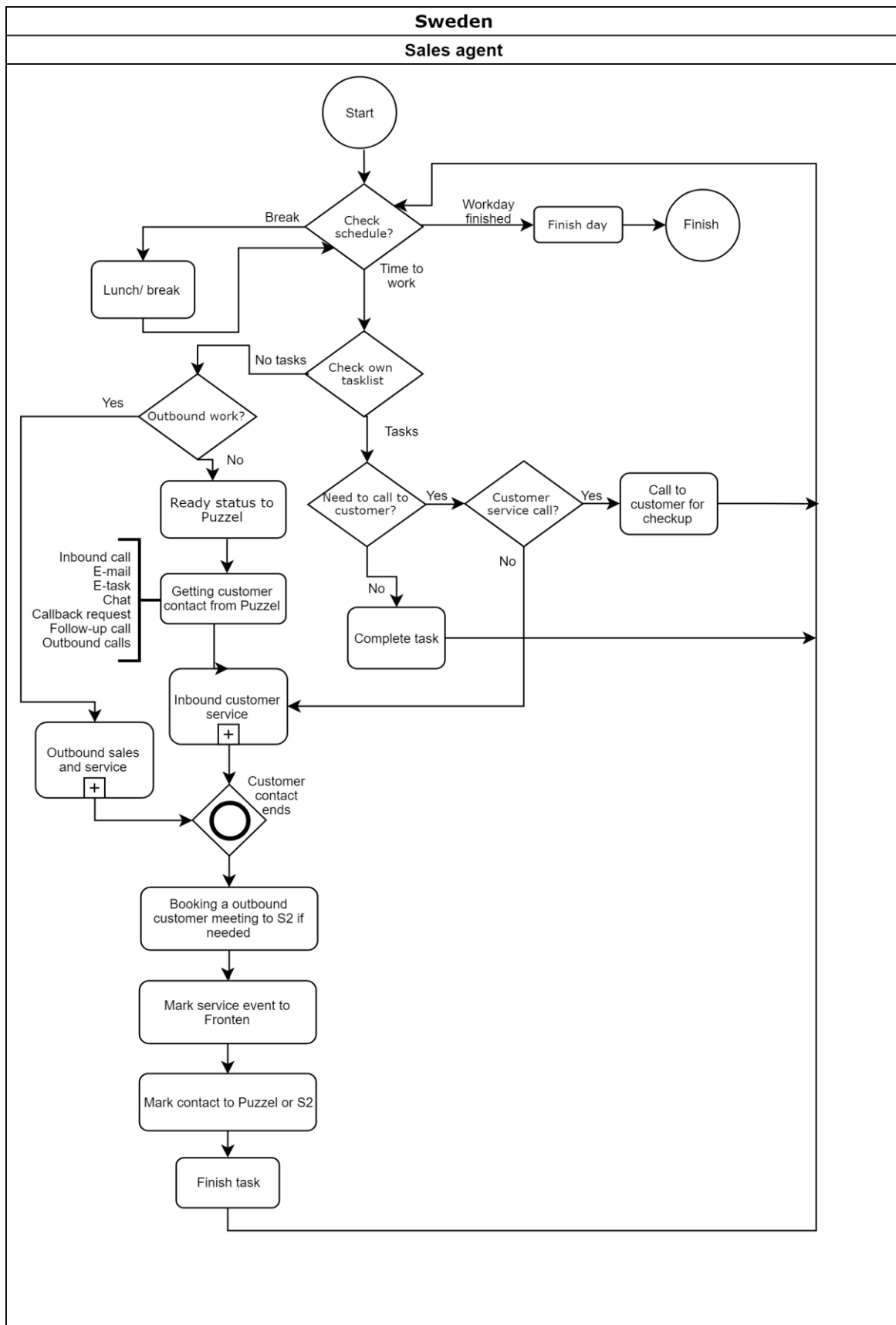




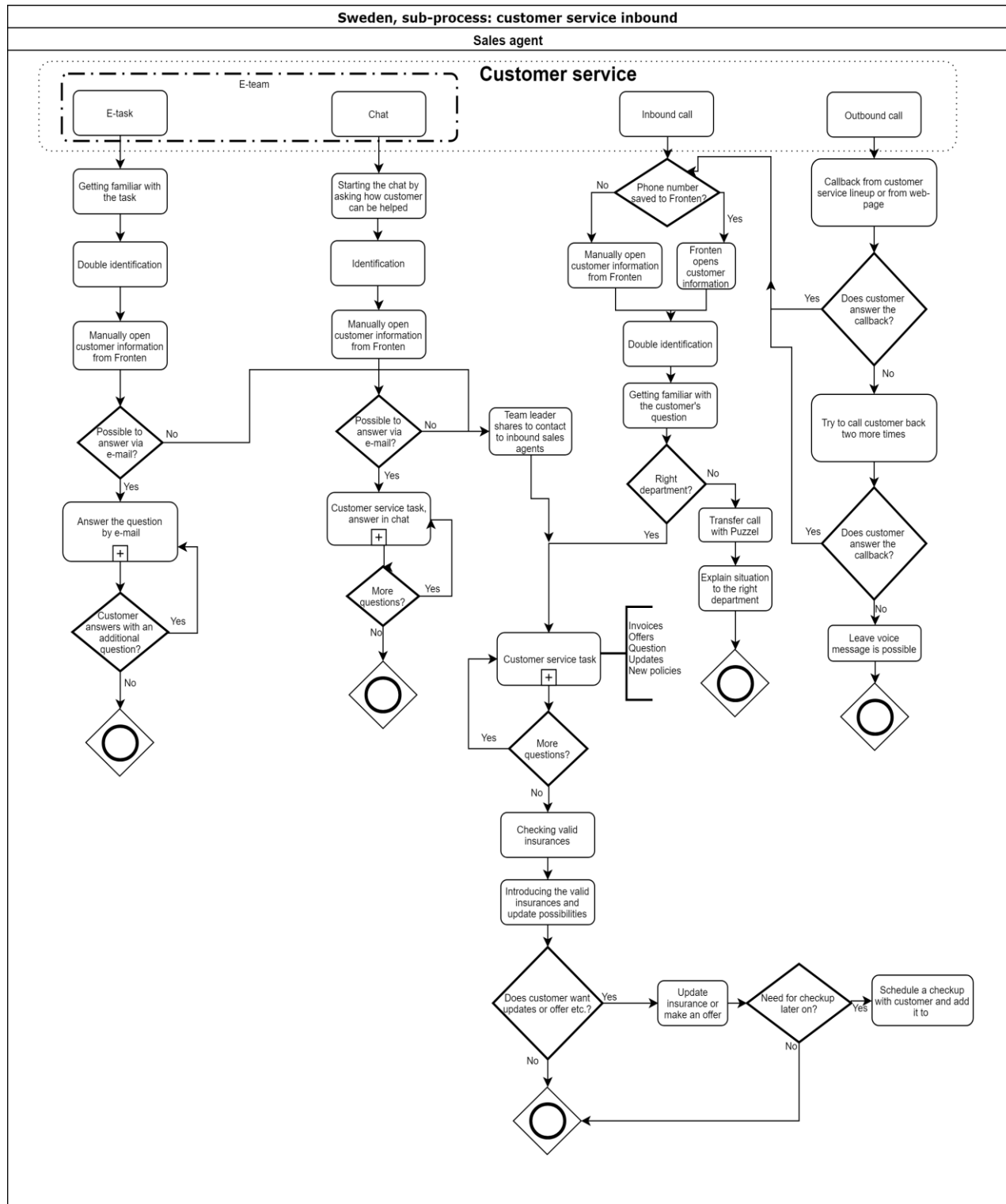
APPENDIX J



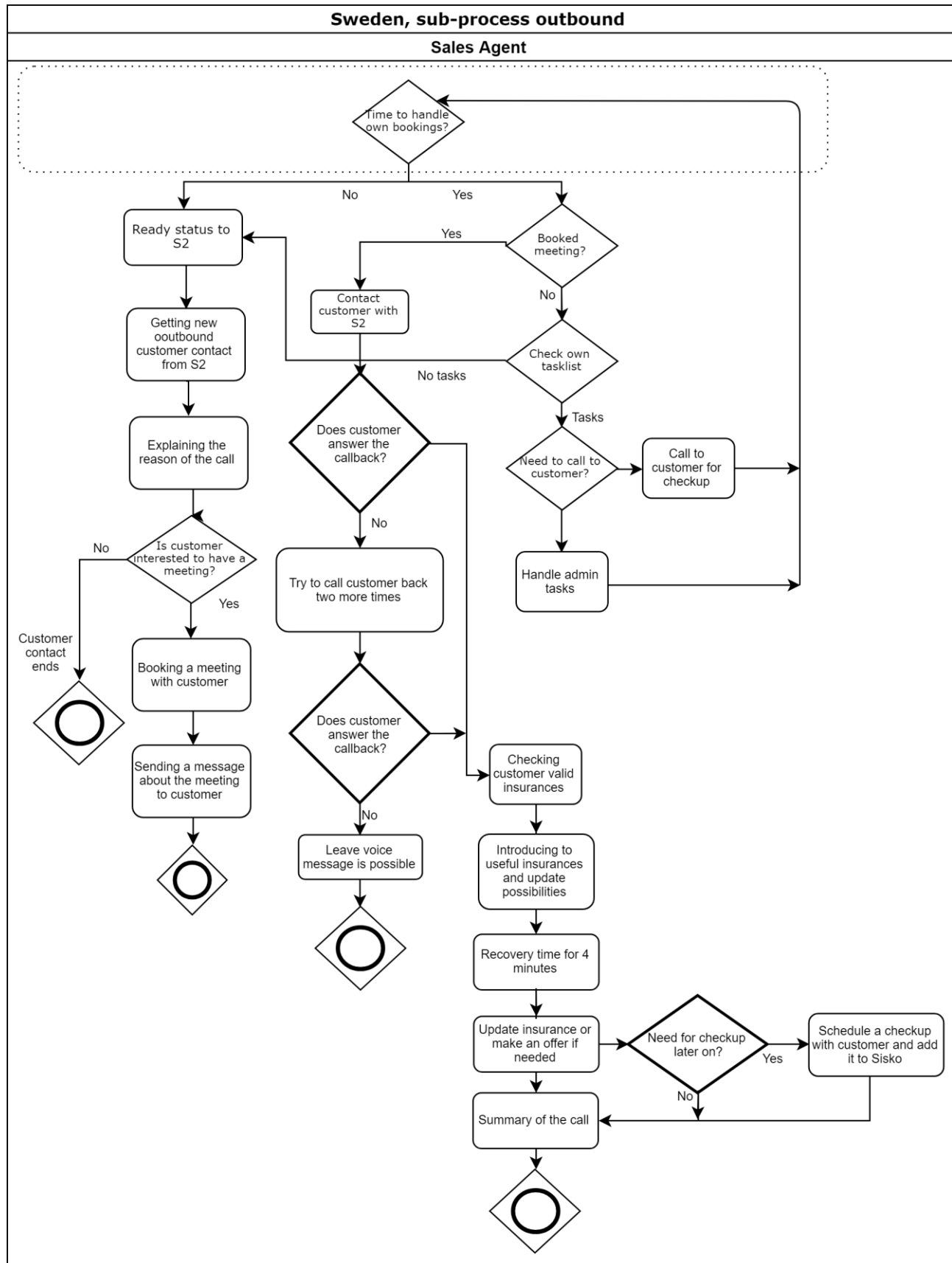
APPENDIX K



APPENDIX L



APPENDIX M



APPENDIX N

